

Set	Items	Description
S1	60896	(VIRTUAL OR CYBER OR ONLINE OR ON()LINE OR INTERNET OR ELE- CTRONIC OR E OR GIFT OR GIFTS OR STORE OR MERCHANDI? OR PREPA- ID OR ISSUED)(1W)(CERTIFICATE? ? OR CARD OR CARDS OR COUPON? - OR VOUCHER?) OR GIFTCARD? ? OR STORECARD? ?
S2	261611	(PRIVATE OR PERSONAL OR SECRET OR SECURITY OR ACCESS)(1N)(- IDENTIFIER? ? OR ID OR IDS OR KEY OR KEYS OR CODE? OR NUMBER? ?) OR PASSWORD? OR PASSPHRASE? OR PASS() (WORD? OR PHRASE?) OR PIN
S3	6219155	ASSIGN??? OR ESTABLISH??? OR DEFINE? ? OR DEFINING OR ASSO- CIAT??? OR CREAT??? OR GENERAT??? OR GIVE OR GIVEN OR CONFER?- ?? OR CONVEY? OR RENDER?
S4	4595214	ACQUISITION OR ACQUIR??? OR OBTAIN??? OR PURCHAS??? OR BUY OR BUYS OR BOUGHT OR PAYS OR PAYMENT
S5	5469066	ACQUIRER? ? OR USER OR USERS OR HOLDER? ? OR BEARER? ? OR - RECIPIENT? ? OR CUSTOMER? ? OR CONSUMER? ? OR PURCHASER? ? OR BUYER? ?
S6	2058	S1(S)S2
S7	883994	S3(7N)(S4 OR S5)
S8	326	S6(4S)S7
S9	121	S6(S)S7
S10	58	S9 NOT PY>1999
S11	52	RD (unique items)
S12	1304747	REDEMPTION()LOCATION? ? OR STORE OR RETAILER? ? OR MERCHAN- T? ? OR AIRPORT? ? OR TICKET()COUNTER OR CHECK()IN OR CHECKIN OR POINT(1W)SALE OR POS
S13	27	S11(4S)S12
S14	245	S6(2S)S7
S15	151	S14(4S)S12
S16	55	S15 NOT PY>1999
S17	48	RD (unique items)
File	9:Business & Industry(R)	Jul/1994-2006/Nov 27 (c) 2006 The Gale Group
File	275:Gale Group Computer DB(TM)	1983-2006/Nov 27 (c) 2006 The Gale Group
File	621:Gale Group New Prod. Annou. (R)	1985-2006/Nov 23 (c) 2006 The Gale Group
File	636:Gale Group Newsletter DB(TM)	1987-2006/Nov 27 (c) 2006 The Gale Group
File	160:Gale Group PROMT(R)	1972-1989 (c) 1999 The Gale Group

17/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2006 The Gale Group. All rts. reserv.

02007735 Supplier Number: 25480849 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Racing Against Internet Time - Part 1 of 2
(Smart card sector aims to overcome sluggish North American smart card growth and lack of card readers on PCs by developing global e-commerce applications)
Card Technology, p 49+
November 1999
DOCUMENT TYPE: Journal; Cover Story ISSN: 1093-1279 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2516

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...of next year, says Claude Meggle, head of security at Cyber-Comm.

About 100 French **merchants** will be equipped to accept SET transactions when the project launches in January, a number likely to grow to 300 **retailers** by the end of the year, Meggle says. French cardholders also will be able to make purchases from Internet **retailers** worldwide who have acquired their own digital certificates and the software to handle SET transactions.

That is only 300 to 400 **merchants** today, says Brian Morris, electronic commerce product manager at Brussels-based Europay International, an association of European card issuers. But he expects as many as 3,000 **retailers** worldwide will be using SET by the end of 2000. "We aim to get the top **merchants** SET-enabled, then it will flood down," Morris says. He adds that since most **merchants** already accommodate Secure Sockets Layer certificates, adding SET is not a major effort. SSL encrypts...

...in agreement with MasterCard and Visa, uses a modified form of SET, which does not **give** each **consumer** a digital certificate. The chip-based French bank cards, introduced a decade ago, do not...

...on the smart card.

Instead of a digital certificate, the system relies on the unique **code**, or **private key**, that already resides on each consumer's bank card. The consumer puts a card into a specially developed reader that takes the **private key** on the card, puts it into an electronic envelope and sends it through the PC to the **merchant**'s acquiring bank. The **merchant** bank reads the account number of the card and forwards the **private key**, which is still encrypted, to the bank that **issued** the **card** and which has the matching key that allows it to verify the cardholder's identity.

17/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2006 The Gale Group. All rts. reserv.

01985854 Supplier Number: 25447712 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Online Shopping: How Will Consumers Pay?
(Online electronic wallet schemes enter test market phases; electronic wallets potentially offer ease of use for online consumers, who would not be required to reenter information multiple times)

Financial Service ONLINE, v 4, n 9, p 38+
October 1999
DOCUMENT TYPE: Journal (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 3875

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...on the concept of checks over the Internet. It does require additional effort from the **merchant**. And while there is a large base of consumers who don't like credit cards...

...anywhere Visa or MasterCard are accepted, have already hit the Internet. In many cases, the **retailers** may think the offline debit transactions are credit card payments.
Paraphernalia

But **online** debit **card** purchases, which function more like ATM transactions, require the consumer to have a card reader and **personal** identification **number** pad hooked to their home personal computer. While such cards are cheaper for **merchants** to accept than offline cards--typically about 25 cents per transaction versus about 2% of the purchase price or \$1 on a \$50 purchase--neither **merchants** nor card issuers are willing to buy and deploy card readers in their customers' home...

...debit card use makes sense to the online shopper is another issue."

He explains that **consumers** typically **associate** debit card use with products where they get the goods immediately--such as groceries and...

17/3,K/9 (Item 9 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2006 The Gale Group. All rts. reserv.

01540313 Supplier Number: 24240319 (USE FORMAT 7 OR 9 FOR FULLTEXT)
A New Card Dispenser Gives The Unbanked A Debit Option
(Default Proof Credit Card System launches new device that permits users to purchase prepaid debit cards at automated teller machines)
Debit Card News, v 3, n 21, p 7
April 27, 1998
DOCUMENT TYPE: Newsletter (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 962

TEXT:

...the value is depleted.

A Miami-based company, Default Proof Credit Card System Inc., has **created** a similar concept, only its system allows **consumers** to purchase **prepaid** debit **cards** at automated teller machines. But instead of being used to pay for transportation services, the plastic functions like most **online** debit **cards**. It can be used to secure cash from ATMs or to make purchases by punching in a **personal** identification **number** at the **point** of **sale**.^

17/3,K/10 (Item 10 from file: 9)
DIALOG(R)File 9:Business & Industry(R)

(c) 2006 The Gale Group. All rts. reserv.

01403015 Supplier Number: 24042058 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Mag Stripes Remain King of the Hill
(More than 2 bil magnetic stripe cards are in circulation worldwide along with 15-20 mil magnetic stripe readers; magnetic cards benefit from low cost and widespread use)
Card Technology, p 37+
October 1997
DOCUMENT TYPE: Journal ISSN: 1093-1279 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2101

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...on the basic technology" when asked recently for further comment.

In Japan, cards that can **store** data throughout the card already are common, says Tim Wright, sales manager with DIC Trading...

...material, he says. Japanese companies also use such cards for gaming applications.

Japanese cards can **store** "tremendous amounts of data," agrees Mag-Tek's Struett, however they require readers different from the mag-stripe credit cards readers most **retailers** use today, he notes. That could slow their adoption in such countries as the United...

...compression of photos to sizes that can be stored on traditional mag stripes. Most bank- **issued** debit **cards** and others that require some level of security today use the relatively crude method of **assigning** users personal identification **numbers**. But many industry pundits expect biometrics data, whether fingerprint, photo, voice print or hand prints...

...Struett notes. "I frankly think it (biometrics) has good potential as a substitute for the **PIN**," he says.

CardLogix, a Costa Mesa, Calif., card technology company, also has been working on...

17/3,K/14 (Item 14 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2006 The Gale Group. All rts. reserv.

01240531 Supplier Number: 23873165
Schlumberger Unveils E-Cash Enabled Smart Loyalty Card
(Schlumberger Electronic Transactions introduces the MicroPayflex, a low-cost smart card for loyalty card and electronic purse applications)
Newsbytes News Network, p N/A
April 24, 1997
DOCUMENT TYPE: Journal (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 558

TEXT:

...bonus points on the spot. This is possible, the company claims, because smart cards can **store** information and perform calculations locally at the **point** of **sale**, so rewards can be transferred or redeemed dynamically,

without the overhead of administration costs. Portions...

...card's extensive memory may also be used or rented by third party companies for **electronic couponing** or co-branding functions, **creating** loyalty scheme possibilities for card issuers and **customers** alike. Schlumberger claims that, up until now, the introduction of "smart loyalty" schemes has been...

...and e-purse applications can call on sophisticated functions which can provide proof of transaction, **PIN** verification, authentication using encryption, control over re-charging, and controlled access to information stored in...

...company claims. These, and other advanced security features designed to combat attempts at fraud, give **retailers** the ability to **store** benefits of almost any value -- such as travel tickets -- and re-use cards. "With banks...

...loyalty card manager. "MicroPayflex anticipates this trading environment, and thanks to a new chip, allows **retailers** to introduce programs at a comparable cost to today's technology," he said. (19970424/Press...

17/3,K/15 (Item 15 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
(c) 2006 The Gale Group. All rts. reserv.

01214025 Supplier Number: 23814989 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Riding the Off-Line Wave

(At the end of 1996, more than 3,700 institutions had issued 44 mil off-line Visa check cards; more funds transfer networks provided processing for Visa and MasterCard debit card transactions)

Credit Card Management, v 9, n 12, p 16+
March 1997

DOCUMENT TYPE: Journal ISSN: 0896-9329 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1294

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...appear almost identical to a credit card, and require the cardholder's signature at the **point** of **sale**. Frequently, they also carry an on-line EFT network logo. Thus, many cards have three...

...because of off-line's larger revenue streams, cardholders are initiating millions of off-line **POS** transactions that previously would have been processed on-line. Thus, networks offering off-line processing...
...economies and stronger revenues.

Many members are aggressively promoting off-line cards because the products **generate acquirer**-paid interchange fees (the amount of a bank card sale that goes to the card...

...between 2.5 cents and 11 cents per transaction.

There also are more outlets where **consumers** can **generate** off-line transactions. The signature-based cards are accepted at about 3 million Visa and MasterCard credit card terminals in the United States. **On - line cards** require **personal** identification **numbers**. Less than 1 million

terminals with **PIN** pads are situated at retail locations.

The Surcharge Effect

At the end of 1996, more...

17/3,K/16 (Item 16 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2006 The Gale Group. All rts. reserv.

01180798 Supplier Number: 23782874 (USE FORMAT 7 OR 9 FOR FULLTEXT)
On-Line Networks Travel Down The Off-Line Path
(On-line networks are offering more off-line services in order to increase profits)
Debit Card News, v 2, n 15, p 1+
January 31, 1997
DOCUMENT TYPE: Newsletter; Industry Overview (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1117

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...because of off-line's larger revenue streams--cardholders are initiating millions of off-line **POS** transactions that previously would have be processed on-line. By providing off-line services, networks...

...transactions, someone else will."

Many members are aggressively promoting off-line cards because the products **generate acquirer** -paid interchange fees of up to 1.3% per transaction. On-line debit transactions generate...

...between 2.5 cents to 11 cents per transaction.

There also are more outlets where **consumers** can **generate** off-line transactions. The signature-based cards are accepted at about 3 million Visa and MasterCard credit card terminals. **Online cards** require **personal** identification **numbers**, and less than i million terminals with **PIN** pads are situated at retail locations.

"All you had to look at was the number...

...sixth-largest network. In December 1996, 16.8% of Pulse cardholders initiated on-line debit **point -of- sale** transactions that were switched through the network, compared with 10.3% in December 1995.

Also...

17/3,K/25 (Item 5 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2006 The Gale Group. All rts. reserv.

01756647 Supplier Number: 53219092 (USE FORMAT 7 FOR FULLTEXT)
Webcertificate(TM) -- The Web's First Universally Accepted Gift Certificate.
PR Newswire, p3239
Nov 16, 1998

Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 629

... certificate that can be redeemed at virtually every one of the estimated one million online **retailers** . Webcertificate can be e-mailed to anyone, anywhere, at anytime exclusively through <http://www.webcertificate>
...

...27th, 1998, the "darkest" shopping day of the year.
Webcertificate works much like a paper **gift certificate** , except that it's virtual. The recipient is e-mailed a **personal account number** for a set dollar amount that can be used for payment anywhere online.
The Webcertificate...

...the design, the dollar amount, and the sender's personalized message. At that time, the **recipient** is automatically **assigned** a Webcertificate account number and expiration date, similar to a credit card.

The Webcertificate recipient can use the account number in place of a credit card at any online **merchant** on the Web. A convenient shopper's guide of suggested online **merchants** is available at the Webcertificate site to help the recipient find the best places to...

...estimated 70 million Internet users in the U.S and approximately one million online retail **merchants** worldwide. Shoppers are expected to spend \$2.3 billion online during the 1998 holiday shopping...

...to August, 1998(b). At the end of 1997, more than 20% of major US **retailers** were offering online shopping programs.(c)
C/Base, Inc.
Webcertificate uses a proprietary system developed...

17/3,K/26 (Item 6 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2006 The Gale Group. All rts. reserv.

01751813 Supplier Number: 53195446 (USE FORMAT 7 FOR FULLTEXT)
'Black Friday' Stress Buster.
PR Newswire, p9507
Nov 10, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 663

... certificate that can be redeemed at virtually every one of the estimated one million online **retailers** . Webcertificate can be e-mailed to anyone, anywhere, at anytime exclusively through <http://www.webcertificate>
...

...27th 1998, the "darkest" shopping day of the year.
Webcertificate works much like a paper **gift certificate** , except that it's virtual. The recipient is e-mailed a **personal account number** for a set dollar amount that can be used for payment anywhere online.
The Webcertificate...

...the design, the dollar amount, and the sender's personalized message. At that time, the **recipient** is automatically **assigned** a Webcertificate account number and expiration date, similar to a credit card.

The Webcertificate recipient can use the account number in place of a

credit card at any online **merchant** on the Web. A convenient shoppers guide of suggested online **merchants** is available at the Webcertificate site to help the recipient find the best places to...

...estimated 70 million Internet users in the U.S and approximately one million online retail **merchants** worldwide. Shoppers are expected to spend \$2.3 billion online during the 1998 holiday shopping...

17/3,K/27 (Item 7 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2006 The Gale Group. All rts. reserv.

01606660 Supplier Number: 48284540 (USE FORMAT 7 FOR FULLTEXT)
LDC Direct Ships Breakthrough System for Retailing Prepaid Services
PR Newswire, p0209ATM031
Feb 9, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 519

... Feb. 9 /PRNewswire/ -- LDC Direct today announced it has begun shipments of the LDC 384 **Point of Sale** terminal - a revolutionary system for delivering a range of prepaid telecommunications services at the retail level. Using the LDC 384, **retailers** can simultaneously offer long distance cards, prepaid cellular and PCS service, prepaid paging and more ...

...front inventory costs.

"Our unique new process of security and inventory management is enabling our **customers** to **create** entirely new products and services and place them in any retail environment," said James L...

...Founder and President of LDC Direct. "This technology essentially creates a new business model for **retailers** that represent the future of the prepaid services industry. With initial demand for the product...

...a credit-card style terminal with an integrated printer that is capable of printing a **prepaid card** in multiple languages and activating the card's **PIN** number within 3 seconds at the time of sale. Because the cards have no value...

...and aisle displays without any fear of theft. This same level of security enables the **retailer** to have an unlimited inventory of **PIN** numbers yet only pay for what they sell.

"PIN numbers are encrypted at the source...

...the highest level of security and the most efficient method of distribution in the industry."

Retailers also benefit because of the system's flexibility and speed. Before, they had to purchase...

...to specific market conditions.

LDC Direct also provides detailed tracking and daily sales reports to **retailers** via the Internet. The company expects to begin placing over 1,000 terminals a month...

...retail environments with increased shipments after that.

LDC Direct is an Atlanta-based supplier of **point -of- sale** hardware and software systems to the prepaid services and specialty card industry in business since...

17/3,K/33 (Item 4 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2006 The Gale Group. All rts. reserv.

04190842 Supplier Number: 54812798 (USE FORMAT 7 FOR FULLTEXT)

Criminals Keeping Ahead Of Anti-Fraud Safeguards.(Company Business and Marketing)

Bank Network News, pFAUL99158005

May 12, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 988

... to withdraw cash from automated teller machines is protected by the need to enter a **personal** identification **number**, crooks are becoming increasingly savvy in devising methods to overcome the safeguard. When fraudsters succeed in **creating** counterfeit cards and **obtaining** cardholders' PINs, issuers' financial losses can mount quickly. On average, about \$100,000 is lost for every 100 counterfeit **online** debit **card** criminals create, experts say.

Regional electronic fund transfer networks, which sponsor online debit programs, are...

...issue 31.1 million online debit cards, and deploy 23,000 ATMs and 165,000 **POS** devices. Other EFT networks using Card Alert's services include Maitland, Fla.-based H&S...

17/3,K/38 (Item 9 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2006 The Gale Group. All rts. reserv.

04059951 Supplier Number: 54060393 (USE FORMAT 7 FOR FULLTEXT)

Visa pushes controversial cards.

Cards International, n204, pNA

Sept 9, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 769

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

As Visa moves toward its offline/ **online** debit **cards**, it is opening itself up to the possibility that its competitors and the US government...

...Bresiger reports VISA USA is ignoring possible lawsuits and product controversies by introducing its offline/ **online** debit **card** - Visa New Check Card. "We will have the system ready to take these transactions beginning...

...the offline/online option using the Visa network, which could be very profitable for Visa **association** members. "We believe that **customers** should have as many choices as possible in the marketplace," Baker said. "Consumers won't see any difference. Instead of a **PIN** signature transaction going through a regional **POS** network, it will go through the Visa settlement network," he said. But Visa issuers will...

...use Visa New Check Card is that they will have to unhook from the

regional **POS** networks, Visa officials said. But that requirement to use the new product has drawn the...

...The new products seem worth the risk of possible lawsuits and infuriating Visa's competitors. **Merchants** , with Visa's New Check Card, would have the opportunity to receive payment faster and...

...growth is expected to come from decreased use of cheques and cash. Meantime, the regional **POS** networks and the issuers have a big stake in whether the offline/online concept wins...

...association's cards identity has been becoming less noticeable over the years. For the regional **POS** networks, Visa New Check Cards' acceptance would be a declaration of war. "We are waiting..."

17/6/1 (Item 1 from file: 9)
02007735 Supplier Number: 25480849 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Racing Against Internet Time - Part 1 of 2
November 1999
WORD COUNT: 2516

17/6/2 (Item 2 from file: 9)
01985854 Supplier Number: 25447712 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Online Shopping: How Will Consumers Pay?
October 1999
WORD COUNT: 3875

17/6/3 (Item 3 from file: 9)
01917635 Supplier Number: 25372268
EFT Digest: InnoVisions Buys 500 High-End Terminals
July 23, 1999
WORD COUNT: 125

17/6/4 (Item 4 from file: 9)
01867394 Supplier Number: 24647113 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Cash Technologies Casts An Eye On An Internet Online Debit Option
May 14, 1999
WORD COUNT: 901

17/6/5 (Item 5 from file: 9)
01803838 Supplier Number: 24561099 (USE FORMAT 7 OR 9 FOR FULLTEXT)
No Longer A Novelty
March 1999
WORD COUNT: 2236

17/6/6 (Item 6 from file: 9)
01783469 Supplier Number: 24556659 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Debit Cards Are Still A Mystery To Consumers
February 26, 1999
WORD COUNT: 1045

17/6/7 (Item 7 from file: 9)
01772625 Supplier Number: 24547885 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Issuer, Merchant Motivations Differ, But Both Are Driving Debit Card Use
February 16, 1999
WORD COUNT: 1320

17/6/8 (Item 8 from file: 9)
01758800 Supplier Number: 24524268 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Phone Card Issuers Go Paperless To Catch Sales In A World Wide Web
January 29, 1999
WORD COUNT: 1115

17/6/9 (Item 9 from file: 9)
01540313 Supplier Number: 24240319 (USE FORMAT 7 OR 9 FOR FULLTEXT)
A New Card Dispenser Gives The Unbanked A Debit Option

April 27, 1998
WORD COUNT: 962

17/6/10 (Item 10 from file: 9)
01403015 Supplier Number: 24042058 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Mag Stripes Remain King of the Hill
October 1997
WORD COUNT: 2101

17/6/11 (Item 11 from file: 9)
01384464 Supplier Number: 24033417 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Securing the future in Asia-Pacific
September 22, 1997
WORD COUNT: 1307

17/6/12 (Item 12 from file: 9)
01342169 Supplier Number: 24000550 (USE FORMAT 7 OR 9 FOR FULLTEXT)
New Tool Tightens Messaging Security
August 25, 1997
WORD COUNT: 627

17/6/13 (Item 13 from file: 9)
01276777 Supplier Number: 23918729
Bank Of Philippines Goes With Mondex Cards
June 02, 1997
WORD COUNT: 646

17/6/14 (Item 14 from file: 9)
01240531 Supplier Number: 23873165
Schlumberger Unveils E-Cash Enabled Smart Loyalty Card
April 24, 1997
WORD COUNT: 558

17/6/15 (Item 15 from file: 9)
01214025 Supplier Number: 23814989 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Riding the Off-Line Wave
March 1997
WORD COUNT: 1294

17/6/16 (Item 16 from file: 9)
01180798 Supplier Number: 23782874 (USE FORMAT 7 OR 9 FOR FULLTEXT)
On-Line Networks Travel Down The Off-Line Path
January 31, 1997
WORD COUNT: 1117

17/6/17 (Item 17 from file: 9)
00881017 Supplier Number: 23438876 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Italy: Consumer group questions loyalty cards
February 27, 1996
WORD COUNT: 461

17/6/18 (Item 1 from file: 275)
02327690 SUPPLIER NUMBER: 55659935 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Internet Revenue Sharing Program Launched by GTC Telecom; ECALLINGCARDS.COM
Affiliate Program Offers Any ".Com" Company The Ability To Share
Revenue.(Company Business and Marketing)**
Sept 6, 1999
WORD COUNT: 912 LINE COUNT: 00078

17/6/19 (Item 2 from file: 275)
02162588 SUPPLIER NUMBER: 20501879 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Stroke Saver; MJMSoft Design's KeyText automates your most frequent
keyboard and mouse actions.(Product Announcement)**
May 5, 1998
WORD COUNT: 446 LINE COUNT: 00036

17/6/20 (Item 3 from file: 275)
01177292 SUPPLIER NUMBER: 04366677 (USE FORMAT 7 OR 9 FOR FULL TEXT)
PCs dig welfare departments out of the paper blizzard.
Sept 16, 1986
WORD COUNT: 1774 LINE COUNT: 00141

17/6/21 (Item 1 from file: 621)
01876974 Supplier Number: 54653284 (USE FORMAT 7 FOR FULLTEXT)
**Telscape International, Inc. Announces Results For Three Months Ended March
31, 1999.**
May 18, 1999
Word Count: 1730

17/6/22 (Item 2 from file: 621)
01771825 Supplier Number: 53383970 (USE FORMAT 7 FOR FULLTEXT)
**Baltimore Technologies Partners with Datakey to Deliver Certificate-based
Smart Card Solution; Certificate issuance to smart card demonstrated at
CTST'98 West.**
Dec 10, 1998
Word Count: 596

17/6/23 (Item 3 from file: 621)
01769311 Supplier Number: 53361741 (USE FORMAT 7 FOR FULLTEXT)
Finjan Offers Safe Internet Surfing Tips for the Holidays.
Dec 7, 1998
Word Count: 956

17/6/24 (Item 4 from file: 621)
01758666 Supplier Number: 53226868 (USE FORMAT 7 FOR FULLTEXT)
**/FROM PR NEWSWIRE 800-682-9599/ TO BUSINESS, RETAILING AND TECHNOLOGY
EDITORS:.**
Nov 17, 1998
Word Count: 638

17/6/25 (Item 5 from file: 621)
01756647 Supplier Number: 53219092 (USE FORMAT 7 FOR FULLTEXT)
**Webcertificate(TM) -- The Web's First Universally Accepted Gift
Certificate.**

Nov 16, 1998

Word Count: 629

17/6/26 (Item 6 from file: 621)
01751813 Supplier Number: 53195446 (USE FORMAT 7 FOR FULLTEXT)
'Black Friday' Stress Buster.

Nov 10, 1998

Word Count: 663

17/6/27 (Item 7 from file: 621)
01606660 Supplier Number: 48284540 (USE FORMAT 7 FOR FULLTEXT)
LDC Direct Ships Breakthrough System for Retailing Prepaid Services

Feb 9, 1998

Word Count: 519

17/6/28 (Item 8 from file: 621)
01549963 Supplier Number: 47830463 (USE FORMAT 7 FOR FULLTEXT)
CUC International launches netMarket.

July 14, 1997

Word Count: 1338

17/6/29 (Item 9 from file: 621)
01402713 Supplier Number: 46535088 (USE FORMAT 7 FOR FULLTEXT)
SMARTALK(SM) ACQUIRES VOICECHOICE(SM)

July 10, 1996

Word Count: 531

17/6/30 (Item 1 from file: 636)
04403997 Supplier Number: 55179152 (USE FORMAT 7 FOR FULLTEXT)
Web Briefs.

July 14, 1999

Word Count: 783

17/6/31 (Item 2 from file: 636)
04401440 Supplier Number: 55392189 (USE FORMAT 7 FOR FULLTEXT)
EFT Digest.

July 23, 1999

Word Count: 424

17/6/32 (Item 3 from file: 636)
04213082 Supplier Number: 55048124 (USE FORMAT 7 FOR FULLTEXT)
Citigroup gears up for 'information wallet'.

June 30, 1999

Word Count: 948

17/6/33 (Item 4 from file: 636)
04190842 Supplier Number: 54812798 (USE FORMAT 7 FOR FULLTEXT)
Criminals Keeping Ahead Of Anti-Fraud Safeguards. (Company Business and Marketing)

May 12, 1999

Word Count: 988

17/6/34 (Item 5 from file: 636)
04190779 Supplier Number: 54812706 (USE FORMAT 7 FOR FULLTEXT)
As Crooks Look To Debit For Cash, NYCE Provides An Alert Reaction.
April 30, 1999
Word Count: 953

17/6/35 (Item 6 from file: 636)
04125006 Supplier Number: 54170075 (USE FORMAT 7 FOR FULLTEXT)
Offline Debit, ATM Fees Give Online Networks A Promo Boost.
March 16, 1999
Word Count: 1149

17/6/36 (Item 7 from file: 636)
04084171 Supplier Number: 53690896 (USE FORMAT 7 FOR FULLTEXT)
Banking on electronics.
Feb, 1999
Word Count: 1186

17/6/37 (Item 8 from file: 636)
04071690 Supplier Number: 53572446 (USE FORMAT 7 FOR FULLTEXT)
NEW FOR '99: SAME HEADACHES, GREATER PAIN Y2K Bug, Card Association
Lawsuits To Dominate EFT Landscape.
Jan 13, 1999
Word Count: 1451

17/6/38 (Item 9 from file: 636)
04059951 Supplier Number: 54060393 (USE FORMAT 7 FOR FULLTEXT)
Visa pushes controversial cards.
Sept 9, 1998
Word Count: 769

17/6/39 (Item 10 from file: 636)
04033356 Supplier Number: 53360651 (USE FORMAT 7 FOR FULLTEXT)
New Directions.
March, 1998
Word Count: 7229

17/6/40 (Item 11 from file: 636)
04013064 Supplier Number: 53201822 (USE FORMAT 7 FOR FULLTEXT)
-EXCITE: Excite Express Order launched, purchasing for consumers,
accelerates e-commerce initiative.
Nov 10, 1998
Word Count: 1041

17/6/41 (Item 12 from file: 636)
03815138 Supplier Number: 48275115 (USE FORMAT 7 FOR FULLTEXT)
TELEPHONY
Feb 5, 1998
Word Count: 1910

17/6/42 (Item 13 from file: 636)

03617553 Supplier Number: 47489672 (USE FORMAT 7 FOR FULLTEXT)
TELIA: Telia's Affinity for creative marketing
June 26, 1997
Word Count: 428

17/6/43 (Item 14 from file: 636)
02722652 Supplier Number: 45523017 (USE FORMAT 7 FOR FULLTEXT)
ICL RETAIL SYSTEMS AT RETAIL SOLUTIONS '95
May 5, 1995
Word Count: 1545

17/6/44 (Item 15 from file: 636)
02389518 Supplier Number: 44721125 (USE FORMAT 7 FOR FULLTEXT)
Telephone Debit Cards Show Entertainment Marketing Potential
June, 1994
Word Count: 434

17/6/45 (Item 16 from file: 636)
02078149 Supplier Number: 43821075 (USE FORMAT 7 FOR FULLTEXT)
DEBIT COMES HOME:
May 5, 1993
Word Count: 230

17/6/46 (Item 17 from file: 636)
01604879 Supplier Number: 42434652 (USE FORMAT 7 FOR FULLTEXT)
Maestro Picks Up A POS Network Baton
Oct 11, 1991
Word Count: 1151

17/6/47 (Item 1 from file: 160)
01492877
**NEW PC SOFTWARE DESIGNED TO HELP SALESPeOPLE GET MORE REPEAT BUSINESS FROM
CURRENT CUSTOMERS.**
September 8, 1986

17/6/48 (Item 2 from file: 160)
01168508
THE 'SMART CARD' IS GOING PLACES.
April 8, 1985

Set	Items	Description
S1	14	S AU=(WHITFIELD, H? OR WHITFIELD H? OR HENRY(2N)WHITFIELD)
S2	3	S S1 AND IC=G06F-017/60

; show files

[File 350] **Derwent WPIX** 1963-2006/UD=200675

(c) 2006 The Thomson Corporation. All rights reserved.

**File 350: DWPI has been enhanced to extend content and functionality of the database. For more info, visit <http://www.dialog.com/dwpi/>.*

[File 347] **JAPIO** Dec 1976-2006/Jul(Updated 061116)

(c) 2006 JPO & JAPIO. All rights reserved.

[File 348] **EUROPEAN PATENTS** 1978-2006/ 200646

(c) 2006 European Patent Office. All rights reserved.

File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see **HELP NEWSIPCR.*

[File 349] **PCT FULLTEXT** 1979-2006/UB=20061123UT=20061116

(c) 2006 WIPO/Thomson. All rights reserved.

File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see **HELP NEWSIPCR.*

2/5/1 (Item 1 from file: 350) [Links](#)

Derwent WPIX

(c) 2006 The Thomson Corporation. All rights reserved.

0010363141 *Drawing available*

WPI Acc no: 2000-679018/

XRPX Acc No: N2000-502676

Goods certificate security system used in transaction networks, has certificate authentication module to authorize redemption of issued certificate that is created by selectable acquisition of virtual certificate

Patent Assignee: WHITFIELD H (WHIT-I)

Inventor: WHITFIELD H

Patent Family (2 patents, 83 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2000039731	A1	20000706	WO 1999US30678	A	19991221	200066	B
AU 200022100	A	20000731	AU 200022100	A	19991221	200066	E

Priority Applications (no., kind, date): US 1998113706 P 19981224; US 1999472100 A 19991220

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2000039731	A1	EN	66	16		
National Designated States,Original	AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW					
AU 200022100	A	EN			Based on OPI patent	WO 2000039731

Alerting Abstract WO A1

NOVELTY - A virtual certificate comprises redemption denomination (64) defined by an issuer user and a public key identifier (80) defined by certificate authority. The redemption of issued certificate which is created by selectable acquisition of virtual certificate, is authorized by certificate authentication module based on redemption submittal of redemption denominations.

DESCRIPTION - The certificate issuance module delivers redemption denomination, public key identifier and private key (76) which have printed electronic form of issued certificate. The private key which is established by certificate authority during selectable acquisition of virtual certificate, is unique for each issued certificate. An **INDEPENDENT CLAIM** is also included for authorization process of redeemed issued certificate.

USE - Used for providing security during acquisition and redemption of certificates in retail stores, small scale business, on-line ticketing system for travel, accommodation, sports, entertainment and purchasing goods through internet.

ADVANTAGE - Since issued certificates are authorized, transactions are made tamper-resistant, thus establishing security in the system. Since private key is unique, to the transaction, authorization of local redemption with online

system is made more effective. Registration of business with certificate authority enables creation of virtual certificates for more products, thereby making it easier for merchants to sell their goods online.

DESCRIPTION OF DRAWINGS - The figure shows the schematic view of goods certificate identification packet.

64 Redemption denomination

76 Private key

80 Public key identifier

Title Terms /Index Terms/Additional Words: GOODS; CERTIFY; SECURE; SYSTEM; TRANSACTION; NETWORK; AUTHENTICITY; MODULE; ISSUE; SELECT; ACQUIRE; VIRTUAL

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-D02; T01-H07C5E; T01-J05A; T01-J12C; T05-C01; T05-L02

2/5/2 (Item 1 from file: 348) [Links](#)

EUROPEAN PATENTS

(c) 2006 European Patent Office. All rights reserved.

01185809

SECURE SYSTEM FOR THE ISSUANCE, ACQUISITION AND REDEMPTION OF CERTIFICATES IN A TRANSACTION NETWORK

SICHERES SYSTEM ZUR VERGABE, ZUM ERWERB UND ZUR EINLOSUNG VON ZERTIFIKATEN IN EINEM TRANSAKTIONSNETZWERK

SYSTEME DE SECURITE PERMETTANT D'EMETTRE, D'ACQUERIR ET DE RACHETER DES CERTIFICATS DANS UNE TRANSACTION

Patent Assignee:

- **Whitfield, Henry;** (3061690)
2490 Agnes Way; Palo Alto, CA 94303; (US)
(Applicant designated States: all)

Inventor:

- **Whitfield, Henry**
2490 Agnes Way; Palo Alto, CA 94303; (US)

	Country	Number	Kind	Date
	WO	200039731		20000706

Application	EP	99966589		19991221
	WO	99US30678		19991221
Priorities	US	113706	P	19981224
	US	472100		19991220

Designated States:

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE;

International Patent Class (V7): G06F-017/60CITED PATENTS: (WO A)

WO 9705555 A ; WO 9723838 A ; WO 9215968 A ;

Type	Pub. Date	Kind	Text
Application:	20000830	A1	International application. (Art. 158(1))
Application:	20000830	A1	International application entering European phase
Application:	20020814	A1	International application. (Art. 158(1))
Appl Changed:	20020814	A1	International application not entering European phase
Withdrawal:	20020814	A1	Date application deemed withdrawn: 20010725

Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
Total Word Count (Document A)			
Total Word Count (Document B)			
Total Word Count (All Documents)			

2/5/3 (Item 1 from file: 349) [Links](#)

PCT FULLTEXT

(c) 2006 WIPO/Thomson. All rights reserved.

00576358

SECURE SYSTEM FOR THE ISSUANCE, ACQUISITION, AND REDEMPTION OF CERTIFICATES IN A TRANSACTION NETWORK

SYSTEME DE SECURITE PERMETTANT D'EMETTRE, D'ACQUERIR ET DE RACHETER DES CERTIFICATS DANS UNE TRANSACTION

Patent Applicant/Patent Assignee:

- **WHITFIELD Henry;**

;;

	Country	Number	Kind	Date
--	---------	--------	------	------

Patent	WO	200039731	A1	20000706
Application	WO	99US30678		19991221
Priorities	US	98113706		19981224

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language:

Fulltext word count: 18367

English Abstract:

A transaction network contains a networked certificate authority, by which one or more virtual certificates may be remotely defined and stored, such as by an issuer user through an issuer web portal interface. An acquirer user, through an acquirer web portal interface, may acquire one or more virtual certificates, which contain a public key portion, as well as a corresponding private key, which is established at the time of acquisition, and is stored at the certificate authority. At a redemption location associated with an acquired certificate, the acquirer (or an alternate recipient of an acquired certificate to whom the acquirer has communicated the established private key), submits the certificate information, along with the established private key, to redeem the certificate.

French Abstract:

L'invention concerne un reseau de transactions, comprenant une autorite de certification en reseau, qui peut definir et stocker a distance un ou plusieurs certificats virtuels, tels que definis par un utilisateur emetteur par l'intermediaire d'une interface portique de Web d'emetteur. Un utilisateur acquereur peut acquerir, par l'intermediaire d'une interface portique de Web d'emetteur un ou plusieurs certificats virtuels, qui contiennent une partie cle publique et une partie cle privee correspondante, etablie au moment de l'acquisition, et stockee au niveau de l'autorite de certification. L'acquireur (ou un autre destinataire d'un certificat acquis auquel l'acquireur a communique la cle privee etablie) soumet les informations de certificat avec la cle privee etablie, au niveau d'un emplacement de rachat associe au certificat acquis, afin de racheter ledit certificat.

Set	Items	Description
S1	123	S AU=(WHITFIELD, H? OR WHITFIELD H? OR HENRY(2N)WHITFIELD)
S2	111	RD (unique items)
S3	0	S S2 AND ((VIRTUAL? OR DIGITAL? OR CYBER OR ONLINE OR ON()LINE OR INTERNET OR ELECTRONIC OR E OR GIFT OR GIFTS OR STORE OR MERCHANDI? OR PREPAID OR ISSUED)(2N)(CERTIFICATE? ? OR CARD OR CARDS OR COUPON? ? OR VOUCHER?) OR GIFTCARD? ? OR STORECARD? ?)

; show file

[File 2] **INSPEC** 1898-2006/Nov W2

(c) 2006 Institution of Electrical Engineers. All rights reserved.

[File 35] **Dissertation Abs Online** 1861-2006/Nov

(c) 2006 ProQuest Info&Learning. All rights reserved.

[File 65] **Inside Conferences** 1993-2006/Nov 24

(c) 2006 BLDSC all rts. reserv. All rights reserved.

[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2006/Sep

(c) 2006 The HW Wilson Co. All rights reserved.

[File 474] **New York Times Abs** 1969-2006/Nov 23

(c) 2006 The New York Times. All rights reserved.

[File 475] **Wall Street Journal Abs** 1973-2006/Nov 23

(c) 2006 The New York Times. All rights reserved.

[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13

(c) 2002 The Gale Group. All rights reserved.

**File 583: This file is no longer updating as of 12-13-2002.*

[File 20] **Dialog Global Reporter** 1997-2006/Nov 24

(c) 2006 Dialog. All rights reserved.

[File 15] **ABI/Inform(R)** 1971-2006/Nov 24

(c) 2006 ProQuest Info&Learning. All rights reserved.

[File 610] **Business Wire** 1999-2006/Nov 24

(c) 2006 Business Wire. All rights reserved.

**File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 810] **Business Wire** 1986-1999/Feb 28

(c) 1999 Business Wire . All rights reserved.

[File 476] **Financial Times Fulltext** 1982-2006/Nov 21

(c) 2006 Financial Times Ltd. All rights reserved.

[File 613] **PR Newswire** 1999-2006/Nov 22

(c) 2006 PR Newswire Association Inc. All rights reserved.

**File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 813] **PR Newswire** 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc. All rights reserved.

[File 634] **San Jose Mercury** Jun 1985-2006/Nov 22

(c) 2006 San Jose Mercury News. All rights reserved.

[File 624] **McGraw-Hill Publications** 1985-2006/Nov 23

(c) 2006 McGraw-Hill Co. Inc. All rights reserved.

**File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

[File 9] **Business & Industry(R)** Jul/1994-2006/Nov 22

(c) 2006 The Gale Group. All rights reserved.

[File 275] **Gale Group Computer DB(TM)** 1983-2006/Nov 23

(c) 2006 The Gale Group. All rights reserved.

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2006/Nov 22

(c) 2006 The Gale Group. All rights reserved.

[File 636] **Gale Group Newsletter DB(TM)** 1987-2006/Nov 23

(c) 2006 The Gale Group. All rights reserved.

[File 16] **Gale Group PROMT(R)** 1990-2006/Nov 23

(c) 2006 The Gale Group. All rights reserved.

[File 160] **Gale Group PROMT(R)** 1972-1989

(c) 1999 The Gale Group. All rights reserved.

[File 148] **Gale Group Trade & Industry DB** 1976-2006/Nov 23

(c) 2006 The Gale Group. All rights reserved.

[File 47] **Gale Group Magazine DB(TM)** 1959-2006/Nov 23

(c) 2006 The Gale group. All rights reserved.

[File 570] **Gale Group MARS(R)** 1984-2006/Nov 23

(c) 2006 The Gale Group. All rights reserved.

[File 635] **Business Dateline(R)** 1985-2006/Nov 23

(c) 2006 ProQuest Info&Learning. All rights reserved.

[File 477] **Irish Times** 1999-2006/Nov 24

(c) 2006 Irish Times. All rights reserved.

[File 710] **Times/Sun.Times(London)** Jun 1988-2006/Nov 24

(c) 2006 Times Newspapers. All rights reserved.

[File 711] **Independent(London)** Sep 1988-2006/Nov 24

(c) 2006 Newspaper Publ. PLC. All rights reserved.

**File 711: Use File 757 for full current day's news of the Independent, as well as full coverage of many additional European news sources.*

[File 756] **Daily/Sunday Telegraph** 2000-2006/Nov 24
(c) 2006 Telegraph Group. All rights reserved.

[File 757] **Mirror Publications/Independent Newspapers** 2000-2006/Nov 22
(c) 2006. All rights reserved.

[File 387] **The Denver Post** 1994-2006/Nov 22
(c) 2006 Denver Post. All rights reserved.

[File 471] **New York Times Fulltext** 1980-2006/Nov 24
(c) 2006 The New York Times. All rights reserved.

[File 492] **Arizona Repub/Phoenix Gaz** 1986-2002/Jan 06
(c) 2002 Phoenix Newspapers. All rights reserved.
**File 492: This file is no longer updating.*

[File 494] **St LouisPost-Dispatch** 1988-2006/Nov 23
(c) 2006 St Louis Post-Dispatch. All rights reserved.

[File 631] **Boston Globe** 1980-2006/Nov 19
(c) 2006 Boston Globe. All rights reserved.

[File 633] **Phil.Inquirer** 1983-2006/Oct 29
(c) 2006 Philadelphia Newspapers Inc. All rights reserved.

[File 638] **Newsday/New York Newsday** 1987-2006/Nov 24
(c) 2006 Newsday Inc. All rights reserved.

[File 640] **San Francisco Chronicle** 1988-2006/Nov 23
(c) 2006 Chronicle Publ. Co. All rights reserved.

[File 641] **Rocky Mountain News** Jun 1989-2006/Nov 24
(c) 2006 Scripps Howard News. All rights reserved.

[File 702] **Miami Herald** 1983-2006/Nov 23
(c) 2006 The Miami Herald Publishing Co. All rights reserved.

[File 703] **USA Today** 1989-2006/Nov 22
(c) 2006 USA Today. All rights reserved.

[File 704] **(Portland)The Oregonian** 1989-2006/Nov 22
(c) 2006 The Oregonian. All rights reserved.

[File 713] **Atlanta J/Const.** 1989-2006/Nov 23
(c) 2006 Atlanta Newspapers. All rights reserved.

[File 714] **(Baltimore) The Sun** 1990-2006/Nov 23
(c) 2006 Baltimore Sun. All rights reserved.

[File 715] **Christian Sci.Mon.** 1989-2006/Nov 22
(c) 2006 Christian Science Monitor. All rights reserved.

[File 725] **(Cleveland)Plain Dealer** Aug 1991-2006/Nov 23
(c) 2006 The Plain Dealer. All rights reserved.

[File 735] **St. Petersburg Times** 1989- 2006/Nov 23
(c) 2006 St. Petersburg Times. All rights reserved.

[File 256] **TecInfoSource** 82-2006/May
(c) 2006 Info.Sources Inc. All rights reserved.

Set	Items	Description
S1	37326	S (VIRTUAL? OR DIGITAL? OR CYBER OR ONLINE OR ON()LINE OR INTERNET OR ELECTRONIC OR E OR GIFT OR GIFTS OR STORE OR MERCHANDI? OR PREPAID OR ISSUED)(2N)(CERTIFICATE? ? OR CARD OR CARDS OR COUPON? OR VOUCHER?) OR GIFTCARD? ? OR STORECARD? ?
S2	14019	S (PUBLIC OR SERIAL)(1N)(IDENTIFIER? ? OR ID OR IDS OR KEY OR KEYS OR CODE? ? OR NUMBER? ?)
S3	439068	S (PRIVATE OR PERSONAL OR SECRET OR SECURITY OR ACCESS)(1N)(IDENTIFIER? ? OR ID OR IDS OR KEY OR KEYS OR CODE? OR NUMBER? ?) OR PASSWORD? OR PASSPHRASE? OR PASS()(WORD? OR PHRASE?) OR PIN
S4	5790219	S ASSIGN??? OR ESTABLISH??? OR DEFINE? ? OR DEFINING OR ASSOCIAT??? OR CREAT??? OR GENERAT??? OR GIVE OR GIVEN OR CONFER??? OR CONVEY? OR RENDER?
S5	3191922	S ACQUISITION OR ACQUIR??? OR OBTAIN??? OR PURCHAS??? OR BUY OR BUYS OR BOUGHT OR PAYS OR PAYMENT
S6	10731052	S AUTHORIS? OR AUTHORIZ? OR REDEMPTION OR REDEEM? OR USE OR USES OR USED OR PURCHAS??? OR BUY OR BUYS OR BOUGHT OR PAYS OR PAYMENT
S7	246406	S REDEMPTION()LOCATION? ? OR STORE OR RETAILER? ? OR MERCHANT? ? OR AIRPORT? ? OR TICKET()COUNTER OR CHECK()IN OR CHECKIN
S8	5161616	S COMMUNICAT??? OR SEND??? OR SENT OR NOTIFY OR ROUT??? OR TRANSMIT? OR TRANSFER??? OR RELAY??? OR REMIT OR FORWARD??? OR MATCH??? OR COMPAR??? OR COMPARISON
S9	473	S S1 AND S2 AND S3
S10	149709	S S4(10N)S5
S11	38	S S9 AND S10
S12	13	S S11 AND IC=G06F-017/60

; show files

[File 350] **Derwent WPIX** 1963-2006/UD=200675

(c) 2006 The Thomson Corporation. All rights reserved.

**File 350: DWPI has been enhanced to extend content and functionality of the database. For more info, visit <http://www.dialog.com/dwpi/>.*

[File 347] **JAPIO** Dec 1976-2006/Jul(Updated 061116)

(c) 2006 JPO & JAPIO. All rights reserved.

12/5/1 (Item 1 from file: 350) [Links](#)

Derwent WPIX

(c) 2006 The Thomson Corporation. All rights reserved.

0015049020 *Drawing available*

WPI Acc no: 2005-397040/200541

XRPX Acc No: N2005-321715

Digital content encryption method for copy protection, involves encrypting content encryption key with medium key, which is associated with destination medium and is encrypted with public keys corresponding to end users

Patent Assignee: MICROSOFT CORP (MICT)

Inventor: ALKOVE J M; LACHAPELLE K L; MCKUNE J R; MERCER I C; PARKS M J ; STROM C P; LA C K L

Patent Family (6 patents, 38 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 1526430	A1	20050427	EP 200424091	A	20041008	200541	B
JP 2005129069	A	20050519	JP 2004310060	A	20041025	200541	E
US 20050114689	A1	20050526	US 2003513897	P	20031023	200541	E
			US 2004945542	A	20040920		
CN 1668002	A	20050914	CN 200410090197	A	20041022	200607	E
KR 2005039595	A	20050429	KR 200484263	A	20041021	200638	E
IN 200402014	I1	20060908	IN 2004DE2014	A	20041015	200665	E

Priority Applications (no., kind, date): US 2003513897 P 20031023; US 2004945542 A 20040920

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
EP 1526430	A1	EN	23	6		
Regional Designated States,Original	AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR					
JP 2005129069	A	JA	27			
US 20050114689	A1	EN			Related to Provisional	US 2003513897
IN 200402014	I1	EN				

Alerting Abstract EP A1

NOVELTY - A medium key to be associated with destination computer-readable medium is generated and encrypted with **public keys** corresponding to end users, while associating defined medium identifier of destination medium with the content encrypted using a content key. The encrypted content, content key encrypted with medium key, encrypted medium keys and associated medium identifier are stored in destination medium.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

1. method of decrypting copy protected content;
2. system for recording copy protected content onto computer readable medium;
3. system for rendering copy protected content stored on recording medium by end user device; and
4. computer readable media storing instructions for providing copy protection for content.

USE - For encrypting, for copy protection, digital content e.g. audio, video, text, etc. recorded on portable recording media e.g. compact disk (CD), DVD, smart **card**, etc. in e.g. laptop computer, DVD player, mobile telephone.

ADVANTAGE - By encrypting the content key with the medium key, the copy protection of the digital content is increased reliably.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the copy protection system.

Title Terms /Index Terms/Additional Words: DIGITAL; CONTENT; ENCRYPTION; METHOD; COPY; PROTECT; KEY; MEDIUM; ASSOCIATE; DESTINATION; PUBLIC; CORRESPOND; END; USER

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-012/14; H04L-009/08			Main		"Version 7"
G06F-017/60 ; G06F-019/00; H04L-009/32; H04L-009/00			Secondary		"Version 7"
G06F-0021/00	A	I		R	20060101
G06F-0021/00	C	I		R	20060101

US Classification, Issued: 713200000, 380277000, 713193000

File Segment: EPI;

DWPI Class: T01; W04

Manual Codes (EPI/S-X): T01-D01; T01-N01A2G; T01-S03; W04-F01L1

12/5/2 (Item 2 from file: 350) [Links](#)

Derwent WPIX

(c) 2006 The Thomson Corporation. All rights reserved.

0014730279 *Drawing available*

WPI Acc no: 2005-077900/

XPX Acc No: N2005-068308

Electronic commerce transaction method involves using digital certificates received from commerce participants to verify credentials of participants, to allow decryption of commerce document using public keys

Patent Assignee: SUSSMAN L (SUSS-I)

Inventor: SUSSMAN L

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6836765	B1	20041228	US 2000649684	A	20000830	200509	B

Priority Applications (no., kind, date): US 2000649684 A 20000830

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 6836765	B1	EN	23	4	

Alerting Abstract US B1

NOVELTY - Each commerce participant registers with their relevant banks and internet service providers (ISPs), so that the banks or ISPs transmit a **digitally signed certificate** with pertinent information to the registrant. The **digital certificates** are used to verify credentials of participants, to allow decryption of commerce document using the **public keys**.

USE - For electronically emulating mail order/telephone ordering process on internet, using computing device such as computer, personal computer (PC), web enabled TV, web enabled wire-line phone, personal digital assistant (PDA) and web enabled mobile phone, through network such as cable television network, satellite network, public switched telephone network, mobile phone network, radio frequency (RF) network and internet.

ADVANTAGE - Ensures confidentiality of the data transmitted between commerce parties, and ensures that the data has not been altered during transmission.

DESCRIPTION OF DRAWINGS - The figure shows a schematic block diagram of the commerce system.

Title Terms /Index Terms/Additional Words: ELECTRONIC; TRANSACTION; METHOD; DIGITAL; CERTIFY; RECEIVE; PARTICIPATING; VERIFICATION ; ALLOW; DECRYPTER; DOCUMENT; PUBLIC; KEY

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

US Classification, Issued: 705075000, 709245000, 709203000, 713156000, 713162000, 713168000, 713182000, 713201000

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-D01; T01-N01A2A; T01-N02B1B; T05-L02; W01-A03B; W01-A05B; W01-A06E1C

12/5/3 (Item 3 from file: 350) [Links](#)

Derwent WPIX

(c) 2006 The Thomson Corporation. All rights reserved.

0014492302 *Drawing available*

WPI Acc no: 2004-651190/200463

XRPX Acc No: N2004-515151

Digital content publishing method for e.g. office, involves attaching publishing certificate to publisher license, and applying private key to publishing user content key for decrypting encrypted content for rendering

Patent Assignee: MICROSOFT CORP (MICT)

Inventor: BOURNE S; DILLAWAY B B; JACOMET P; MALAVIARACHCHI R U; PARAMBIR K B; ROSE C; ROSE C F; ROZENFELD Y; ROZENFELD Y E; VENKATESH C

Patent Family (10 patents, 40 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040168073	A1	20040826	US 2003373621	A	20030225	200463	B
CA 2457291	A1	20040825	CA 2457291	A	20040211	200463	E
JP 2004259279	A	20040916	JP 200450478	A	20040225	200463	E
EP 1465040	A2	20041006	EP 20043033	A	20040211	200465	E
CN 1525682	A	20040901	CN 200410007610	A	20040225	200478	E
AU 2004200461	A1	20040909	AU 2004200461	A	20040210	200479	E
KR 2004076811	A	20040903	KR 200412769	A	20040225	200505	E
BR 200400416	A	20050104	BR 2004416	A	20040218	200510	E
MX 2004001596	A1	20050401	MX 20041596	A	20040220	200571	E
ZA 200401112	A	20060426	ZA 20041112	A	20040211	200635	E

Priority Applications (no., kind, date): US 2003373621 A 20030225

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20040168073	A1	EN	34	15	
CA 2457291	A1	EN			
JP 2004259279	A	JA	40		
EP 1465040	A2	EN			
Regional Designated States,Original	AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR				
BR 200400416	A	PT			
ZA 200401112	A	EN	68		

Alerting Abstract US A1

NOVELTY - The method involves creating license data corresponding to content package with content key encrypted by a publishing user to form publishing user content key. The created license data is signaled with a **private key** to create a publisher license. A publishing certificate is attached to the license, and the publishing user

applies a **private key** to the publishing user content key to decrypt the encrypted content for rendering.
DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- a. a method for rendering published digital content
- b. a computer readable medium having computer executable instructions for performing a method of publishing digital content.

USE - Used for publishing digital content (claimed) in an organization e.g. office or corporation.

ADVANTAGE - The method allows content to be published without gaining approval from a digital rights management (DRM) server and allows the publishing individual to issue itself a use license to render the published content without contacting the server for approval.

DESCRIPTION OF DRAWINGS - DESCRIPTION OF DRAWING - The drawing shows a block diagram of a **certificate issued** by a digital rights management server.

Title Terms /Index Terms/Additional Words: DIGITAL; CONTENT; PUBLICATION; METHOD; OFFICE; ATTACH; CERTIFY; LICENCE; APPLY; PRIVATE; KEY; USER; ENCRYPTION; RENDER

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F; G06F-012/14; G06F-015/00; H04L-009/30			Main		"Version 7"
G06F-017/60 ; H04L-009/32			Secondary		"Version 7"
G06F-0021/00	A	I		R	20060101
H04L-0029/06	A	I		R	20060101
G06F-0021/00	C	I		R	20060101
H04L-0029/06	C	I		R	20060101

US Classification, Issued: 713193000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-C05A; T01-D01A; T01-N01D2; T01-S03

12/5/4 (Item 4 from file: 350) **Links**

Derwent WPIX

(c) 2006 The Thomson Corporation. All rights reserved.

0014085449 *Drawing available*

WPI Acc no: 2004-268913/

XRPX Acc No: N2004-212717

Payment authorization certificate for credit card transaction, contains unchangeable public key and consumer's identification information, and is configured to store consumer's numeric identification and encryption key

Patent Assignee: LEVESQUE D R (LEVE-I)

Inventor: LEVESQUE D R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040059686	A1	20040325	US 2002251700	A	20020919	200425	B

Priority Applications (no., kind, date): US 2002251700 A 20020919

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20040059686	A1	EN	18	9	

Alerting Abstract US A1

NOVELTY - The certificate containing an unchangeable form of the **public key** and consumer's identification (ID) information, is transferable from a consumer computer (102) to a payment authorization server (104), and is configured to store a consumer numeric ID and a consumer encryption key.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

5. consumer identification information **establishing** method;
6. new **payment** account **creating** method; and
7. payment account **information** obtaining method.

USE - Payment authorization certificate for **credit** card transaction in electronic commerce.

ADVANTAGE - Prevents unauthorized usage of the credit card.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the payment system.

100payment system

102customer computer

104payment authorization server

Title Terms /Index Terms/Additional Words: PAY; AUTHORISE; CERTIFY; CREDIT; CARD; TRANSACTION; CONTAIN; PUBLIC; KEY; IDENTIFY; INFORMATION; CONFIGURATION; STORAGE; NUMERIC; ENCRYPTION

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

US Classification, Issued: 705071000

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-D01; T01-N01A1; T01-N01A2A; T01-N02A3C; T01-N02B1B; T05-H02C3; T05-L01D; T05-L01X; T05-L02; W01-A05A; W01-A05B

12/5/5 (Item 5 from file: 350) [Links](#)

Derwent WPIX

(c) 2006 The Thomson Corporation. All rights reserved.

0013652475 *Drawing available*

WPI Acc no: 2003-748564/200370

XRFX Acc No: N2003-600009

Electronic payment cheque processing method for mobile telephone systems, involves transmitting cheque with signatures to central hub and initiating deposit by verification of signatures at respective banking institutions

Patent Assignee: BEAMTRUST AS (BEAM-N)

Inventor: ANDERSSON S; ELGAARD R; KAARLE P; KAPNOULA A

Patent Family (5 patents, 102 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2003077473	A1	20030918	WO 2003DK163	A	20030313	200370	B
AU 2003218626	A1	20030922	AU 2003218626	A	20030313	200431	E
EP 1483866	A1	20041208	EP 2003711852	A	20030313	200480	E
			WO 2003DK163	A	20030313		
US 20050182710	A1	20050818	WO 2003DK163	A	20030313	200555	E
			US 2005506939	A	20050317		
CN 1653751	A	20050810	CN 2003810280	A	20030313	200572	E

Priority Applications (no., kind, date): DK 2002387 A 20020313

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
WO 2003077473	A1	EN	39	3	
National Designated States, Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW				

Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW									
AU 2003218626	A1	EN			Based on OPI patent	WO 2003077473				
EP 1483866	A1	EN			PCT Application	WO 2003DK163				
					Based on OPI patent	WO 2003077473				
Regional Designated States,Original	AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR									
US 20050182710	A1	EN			PCT Application	WO 2003DK163				

Alerting Abstract WO A1

NOVELTY - The method involves signing an electronic payment cheque with a signature in a SIM card (101a). The cheque is transmitted to another SIM card (102a) via a mobile equipment (101b). The cheque is transmitted from another mobile equipment (102b) to a central hub (300) after addition of another signature. Deposit of amount of money in the cheque into the account of another user is initiated by verification of the signatures.

USE - Used for processing electronic payment cheques between mobile telephone systems.

ADVANTAGE - The method provides a high level of security during the creation and signing of the cheque by verifying the signatures at respective banking institutions.

DESCRIPTION OF DRAWINGS - The drawing shows an overview of the parts performing a method of processing an electronic payment cheque.

101a, 102a SIM cards

101b, 102b Mobile equipment

300 Central hub

Title Terms /Index Terms/Additional Words: ELECTRONIC; PAY; CHEQUE; PROCESS; METHOD; MOBILE; TELEPHONE; SYSTEM; TRANSMIT; SIGNATURE; CENTRAL; HUB; INITIATE; DEPOSIT; VERIFICATION; RESPECTIVE; BANK; INSTITUTION

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60; H04L-012/28			Main		"Version 7"
G07F-019/00			Secondary		"Version 7"

US Classification, Issued: 705039000

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-J05A1; T05-L02; W01-C01D3C; W01-C01D3D; W01-C05B3C

12/5/6 (Item 6 from file: 350) [Links](#)

Derwent WPIX

(c) 2006 The Thomson Corporation. All rights reserved.

0012819183 *Drawing available*

WPI Acc no: 2002-676777/200273

XRPX Acc No: N2002-535000

System for the anonymous purchase of products or services online, where the purchaser authenticates himself to a home provider computer which then allots an anonymous client identifier to the client for the purposes of that session

Patent Assignee: BANKS D M (BANK-I); HEWLETT-PACKARD CO (HEWP); REYNOLDS D E (REYN-I)

Inventor: BANKS D M; REYNOLDS D; REYNOLDS D E

Patent Family (4 patents, 22 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
GB 2372344	A	20020821	GB 20013984	A	20010217	200273	B
WO 2002067158	A1	20020829	WO 2002GB669	A	20020215	200273	E
US 20030140225	A1	20030724	WO 2002GB669	A	20020215	200352	E
			US 2002240302	A	20020930		
EP 1362318	A1	20031119	EP 2002711098	A	20020215	200377	E
			WO 2002GB669	A	20020215		

Priority Applications (no., kind, date): GB 20013984 A 20010217

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
GB 2372344	A	EN	29	4		
WO 2002067158	A1	EN				
National Designated States,Original	JP US					
Regional Designated States,Original	AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR					
US 20030140225	A1	EN			PCT Application	WO 2002GB669
EP 1362318	A1	EN			PCT Application	WO 2002GB669
					Based on OPI patent	WO 2002067158
Regional Designated States,Original	AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE TR					

Alerting Abstract GB A

NOVELTY - The purchaser authenticates himself to a home provider computer (3) which then allots an anonymous client identifier (clientID) to the client for the purposes of that session. The purchaser (1) contacts a vendor computer (6), using the anonymous identifier (clientID) and an anonymizing HTTP proxy, in order to place an order

for products or services for which the vendor computer has the right to authorize delivery. The vendor computer (6) contacts the home provider computer (3) and presents the home provider computer with the clientID to request a **public key** of the anonymous client for the purposes of a transaction.

DESCRIPTION - This **public key** is selected for that transaction from a collection of **public key/private key** pairs previously allotted to the purchaser by the home provider computer (3). The vendor computer then issues a certificate (cert1), which contains a chain of rights certificates (cert2, cert3), evidencing the right of the vendor to authorize access to the product or service from one or more repository computers (5) which contain the product or service in an associated server (8). The certificate is encrypted and deposited with a **certificate store** computer (4). INDEPENDENT CLAIM included for the following:

A. home provider computer

USE - For Internet.

ADVANTAGE - Enables anonymous purchases of products or services to be made-on-line.

DESCRIPTION OF DRAWINGS - The diagram shows the system

1 purchaser

3 home provider computer

Title Terms /Index Terms/Additional Words: SYSTEM; PURCHASE; PRODUCT; SERVICE; HOME; COMPUTER; ALLOT; CLIENT; IDENTIFY; PURPOSE; SESSION

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60; H04L-009/00			Main		"Version 7"
G06F-001/00; G07F-019/00; H04L-029/06			Secondary		"Version 7"

US Classification, Issued: 713155000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-N01A2A; T01-N02B1B; T01-S03

12/5/7 (Item 7 from file: 350) [Links](#)

Derwent WPIX

(c) 2006 The Thomson Corporation. All rights reserved.

0012764950 *Drawing available*

WPI Acc no: 2002-618619/200266

XRPX Acc No: N2002-489779

Credit card transaction securing method in electronic payment system, involves generating embedded credit

card image with signature on computer, which is transmitted to server

Patent Assignee: GELMAN A (GELM-I); KONG X (KONG-I); MATSUSHITA ELECTRIC IND CO LTD (MATU); YU H H (YUHH-I)

Inventor: GELMAN A; KONG X; YU H H

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020095388	A1	20020718	US 2000727847	A	20001201	200266	B
US 6842743	B2	20050111	US 2000727847	A	20001201	200505	E

Priority Applications (no., kind, date): US 2000727847 A 20001201

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20020095388	A1	EN	11	7	

Alerting Abstract US A1

NOVELTY - An embedded credit card image with signature in JPEG format generated on a computer, is transmitted to a server.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

8. Electronic payment system; and
9. Credit card transaction authentication method.

USE - For secure credit card transactions executed over a distributed communicated system through computers in electronic payment system (claimed).

ADVANTAGE - More secure credit card transaction parties are involved in the electronic commerce transaction.

DESCRIPTION OF DRAWINGS - The figure shows the functional block diagram of the credit card transaction system.

Title Terms /Index Terms/Additional Words: CREDIT; CARD; TRANSACTION; SECURE; METHOD; ELECTRONIC; PAY; SYSTEM; GENERATE; EMBED; IMAGE; SIGNATURE; COMPUTER; TRANSMIT; SERVE

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

US Classification, Issued: 705067000, 705067000, 705064000, 382100000, 382182000, 380010000

File Segment: EPI;
 DWPI Class: T01; T04; T05
 Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2A; T01-N01D1B; T01-N02A3C; T01-N02B1B; T04-A03;
 T05-H02C3; T05-L02

12/5/8 (Item 8 from file: 350) [Links](#)

Derwent WPIX

(c) 2006 The Thomson Corporation. All rights reserved.

0012622502 *Drawing available*

WPI Acc no: 2002-471038/

Related WPI Acc No: 2004-660553

XRPX Acc No: N2002-371884

Certificate revoking method for on-line applications, involves choosing one certificate from class of certificates, and adding certificate to revoked certificate list if identified information in certificate is not correct

Patent Assignee: PITNEY BOWES INC (PITB)

Inventor: HEIDEN R W; WEIANT M A

Patent Family (4 patents, 94 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020056050	A1	20020509	US 2000698420	A	20001027	200250	B
			US 200136911	A	20011221		
WO 2002037373	A1	20020510	WO 2001US32288	A	20011016	200250	E
AU 200213275	A	20020515	AU 200213275	A	20011016	200258	E
US 6792531	B2	20040914	US 200136911	A	20011221	200460	E

Priority Applications (no., kind, date): US 2000698420 A 20001027; US 200136911 A 20011221

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20020056050	A1	EN	9	4	C-I-P of application	US 2000698420
WO 2002037373	A1	EN				
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200213275	A	EN			Based on OPI patent	WO 2002037373

Alerting Abstract US A1

NOVELTY - A class of certificates which contain identification information and phone number of its owner, is selected. If several certificates in a group are to be reviewed, a certificate is selected from the class. A database is accessed to determine if identifying information in selected certificate is correct, and if it is incorrect the certificate is added to the list of revoked certificates.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

10. Certificate creating and revoking method; and
11. Programmable server programmed to implement method.

USE - For revoking **certificates issued** to clients of Internet service provider, in on-line applications.

ADVANTAGE - The integrity of accessing the **certificate is issued** by secure methods of **public key** infrastructures (PKI) and integrity of distributing certificate revocations is assured by PKI experts.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the client authenticating system.

Title Terms /Index Terms/Additional Words: CERTIFY; METHOD; LINE ; APPLY; CHOICE; ONE; CLASS; ADD; LIST; IDENTIFY; INFORMATION; CORRECT

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60; H04L-009/00			Main		"Version 7"
H04K-001/00; H04M-003/42			Secondary		"Version 7"

US Classification, Issued: 713201000, 379207150, 713158000, 713156000, 713186000, 713175000, 705076000, 705065000, 380030000

File Segment: EPI;

DWPI Class: T01; W01

Manual Codes (EPI/S-X): T01-D01; T01-N02A3C; T01-N02B1B; T01-S03; W01-A05

12/5/9 (Item 9 from file: 350) [Links](#)

Derwent WPIX

(c) 2006 The Thomson Corporation. All rights reserved.

0012260534 *Drawing available*

WPI Acc no: 2002-200712/

XRPX Acc No: N2002-152771

Certificate provision method in business application using internet, involves transmitting certificate to terminal in shop based on certificate acquisition demand from user after encrypting certificate data

Patent Assignee: HITACHI LTD (HITA)

Inventor: KAWATSURA Y; KAWAZURE Y; TOMIYAMA T

Patent Family (2 patents, 26 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2002032503	A	20020131	JP 2000218407	A	20000719	200226	B
EP 1205888	A2	20020515	EP 2000118623	A	20000828	200239	E

Priority Applications (no., kind, date): JP 2000218407 A 20000719

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
JP 2002032503	A	JA	19	12		
EP 1205888	A2	EN				
Regional Designated States,Original		AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI				

Alerting Abstract JP A

NOVELTY - A certificate acquisition license issue response (520) is received from a consumer card (200) based on license demand (510) from the terminal in shop (300). If the certificate is stored in the service provider (100), the certificate data is encrypted by the **public key** and transmitted to the shop based on certificate demand (530), else **certificate** is issued and **certificate** acquisition response (540) is transmitted to the shop.

DESCRIPTION - An INDEPENDENT CLAIM is also included for certificate provision system.

USE - For providing **certificates** e.g. physical examination-document, service certificate, tax payment certificate, car-inspection and balance proof **certificates**, etc, **issued** by hospitals, public office, bank and offices through internet for various transactions and applications used for business and service industry and public fields.

ADVANTAGE - Enables acquiring various certificate safely by using a **public-key** certificate in required situations by the user effectively. The user can receive the certificates, even when the certificate issuing device has stopped the service.

DESCRIPTION OF DRAWINGS - The figure shows the flow diagram explaining the message communication in certificate provision system. (Drawing includes non-English language text).

100 Service provider device

200 Consumer card

300 Shop

400 Certificate issue device

510 License demand

520 Certificate acquisition license issue response

530 Certificate demand

540 Certificate acquisition response

Title Terms /Index Terms/Additional Words: CERTIFY; PROVISION; METHOD; BUSINESS; APPLY; TRANSMIT; TERMINAL; SHOP; BASED; ACQUIRE; DEMAND; USER; AFTER; DATA

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60; G07F-007/10			Main		"Version 7"
G06F-013/00; G09C-001/00			Secondary		"Version 7"

File Segment: EngPI; EPI;

DWPI Class: T01; P85

Manual Codes (EPI/S-X): T01-J05A

12/5/10 (Item 10 from file: 350) [Links](#)

Derwent WPIX

(c) 2006 The Thomson Corporation. All rights reserved.

0011145341 *Drawing available*

WPI Acc no: 2002-082241/200211

XRPX Acc No: N2002-061278

Purchase financing method using property linked credit card involves limiting delivery of purchase made by card holder of property linked credit card to specified property

Patent Assignee: TENEMBAUM S S (TENE-I)

Inventor: TENEMBAUM S S

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20010032184	A1	20011018	US 1999173476	P	19991229	200211	B
			US 2000194777	P	20000405		
			US 2000749922	A	20001229		

Priority Applications (no., kind, date): US 2000194777 P 20000405; US 1999173476 P 19991229; US 2000749922 A 20001229

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20010032184	A1	EN	13	4	Related to Provisional	US 1999173476
					Related to Provisional	US 2000194777

Alerting Abstract US A1

NOVELTY - A property linked credit card (110) is issued to a card holder (118) after making arrangement between a card issuer (112) and the holder. An arrangement is made between a merchant (120) and issuer such that the merchant charges the purchase made by the holder using the credit card and receives payment for the purchase from the issuer. The delivery of the purchase is limited to a specified property (116).

DESCRIPTION - Under the agreement between the card issuer and the card holder, the card issuer will pay the

merchant for the purchase made by the card holder using the property linked credit card. The card holder will pay the card issuer for the purchase. The card holder makes a possessory authority over the specified property.

USE - Purchase financing method using property linked credit card.

ADVANTAGE - Simplifies identification of e.g. house address, license plate **number**, **serial number** since relevant details of property is imprinted or magnetically encoded on credit card. Provides extra amount of security in making credit card transactions. Provides more security in payment for Internet transactions and telephone orders or when credit card gets lost or stolen.

DESCRIPTION OF DRAWINGS - The figure shows the system diagram of the property linked credit card.

110 Property linked credit card

112 Card issuer

116 Specified property

118 Card holder

120 Merchant

Title Terms /Index Terms/Additional Words: PURCHASE; METHOD; PROPERTIES; LINK; CREDIT; CARD; LIMIT; DELIVER; MADE; HOLD; SPECIFIED

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

US Classification, Issued: 705041000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A2F

12/5/11 (Item 11 from file: 350) **Links**

Derwent WPIX

(c) 2006 The Thomson Corporation. All rights reserved.

0010543690 *Drawing available*

WPI Acc no: 2001-146722/200115

XRPX Acc No: N2001-107423

Electronic commerce transaction method in internet, involves receiving approval of pre-payment data from pre-payment repository to execute transaction of product or service

Patent Assignee: CYBERMOOLA INC (CYBE-N)

Inventor: COHEN G A; FREEMAN E S; RUIZ-HERNANDEZ L

Patent Family (2 patents, 88 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2000070514	A1	20001123	WO 1999US28131	A	19991123	200115	B
AU 200018332	A	20001205	AU 200018332	A	19991123	200115	E

Priority Applications (no., kind, date): US 1999313089 A 19990517

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
WO 2000070514	A1	EN	43	8	
National Designated States,Original	AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW				
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW				
AU 200018332	A	EN			Based on OPI patent WO 2000070514

Alerting Abstract WO A1

NOVELTY - Product or service is provided with its offer price to user through web site. Pre-payment data indicating a payment mode is received from user and forwarded to pre-payment repository. The repository authenticates pre-payment mode, when balance in pre-payment account is equal to offer price. The payment mode is accepted after verification to execute electronic commerce transaction of product or service.

DESCRIPTION - An INDEPENDENT CLAIM is also included for computer system to execute an electronic commerce transaction.

USE - In e-commerce transaction for people without credit cards, youths.

ADVANTAGE - Facilitates users to purchase goods and services over internet. Enables people without credit cards to purchase goods. Provides opportunity to youths to purchase goods on internet. Provides secrecy of transaction. Enables to limit purchasing capacity.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of pre-payment mechanism.

Title Terms /Index Terms/Additional Words: ELECTRONIC; TRANSACTION; METHOD; RECEIVE; APPROVE; PRE; PAY; DATA; REPOSITORY; EXECUTE; PRODUCT; SERVICE

Class Codes

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-H07C5E; T01-J05A1; T05-H05C; T05-L02

12/5/12 (Item 12 from file: 350) [Links](#)

Derwent WPIX

(c) 2006 The Thomson Corporation. All rights reserved.

0010363141 *Drawing available*

WPI Acc no: 2000-679018/

XRPX Acc No: N2000-502676

Goods certificate security system used in transaction networks, has certificate authentication module to authorize redemption of issued certificate that is created by selectable acquisition of virtual certificate

Patent Assignee: WHITFIELD H (WHIT-I)

Inventor: WHITFIELD H

Patent Family (2 patents, 83 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2000039731	A1	20000706	WO 1999US30678	A	19991221	200066	B
AU 200022100	A	20000731	AU 200022100	A	19991221	200066	E

Priority Applications (no., kind, date): US 1998113706 P 19981224; US 1999472100 A 19991220

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2000039731	A1	EN	66	16		
National Designated States,Original	AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW					
AU 200022100	A	EN			Based on OPI patent	WO 2000039731

Alerting Abstract WO A1

NOVELTY - A **virtual certificate** comprises redemption denomination (64) defined by an issuer user and a **public key identifier** (80) defined by certificate authority. The redemption of **issued certificate** which is **created** by selectable **acquisition of virtual certificate**, is authorized by certificate authentication module based on redemption submittal of redemption denominations.

DESCRIPTION - The certificate issuance module delivers redemption denomination, **public key identifier** and **private key** (76) which have printed electronic form of **issued certificate**. The **private key** which is **established** by certificate authority during selectable **acquisition of virtual certificate**, is unique for each **issued certificate**. An **INDEPENDENT CLAIM** is also included for authorization process of redeemed **issued certificate**.

USE - Used for providing security during acquisition and redemption of certificates in retail stores, small scale business, on-line ticketing system for travel, accommodation, sports, entertainment and purchasing goods through internet.

ADVANTAGE - Since **issued certificates** are authorized, transactions are made tamper-resistant, thus establishing

security in the system. Since **private key** is unique, to the transaction, authorization of local redemption with online system is made more effective. Registration of business with certificate authority enables creation of **virtual certificates** for more products, thereby making it easier for merchants to sell their goods online.

DESCRIPTION OF DRAWINGS - The figure shows the schematic view of goods certificate identification packet.

64 Redemption denomination

76 **Private key**

80 **Public key identifier**

Title Terms /Index Terms/Additional Words: GOODS; CERTIFY; SECURE; SYSTEM; TRANSACTION; NETWORK; AUTHENTICITY; MODULE; ISSUE; SELECT; ACQUIRE; VIRTUAL

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-D02; T01-H07C5E; T01-J05A; T01-J12C; T05-C01; T05-L02

12/5/13 (Item 1 from file: 347) [Links](#)

JAPIO

(c) 2006 JPO & JAPIO. All rights reserved.

06375235 **Image available**

ELECTRONIC MONEY CARD, PAYMENT PROCESSOR, PAYMENT CANCELLATION METHOD OF ELECTRONIC MONEY CARD AND RECORD MEDIUM RECORDING PAYMENT CANCELLATION PROCESSING PROGRAM

Pub. No.: 11-316871 [JP 11316871 A]

Published: November 16, 1999 (19991116)

Inventor: OZAWA RYUICHI

HAYASHI SEIICHIRO

Applicant: NTT DATA CORP

Application No.: 10-121444 [JP 98121444]

Filed: April 30, 1998 (19980430)

International Class: G07F-007/08; **G06F-017/60**; G07F-019/00; G07G-001/12

ABSTRACT

PROBLEM TO BE SOLVED: To easily and safely return electronic money from a store to a purchaser in the case of canceling purchase by returning a merchandise, etc., within a certain fixed period by providing a user money which

stores a return allowable day number in which transaction **payment** can be cancelled and a transaction history record **generated** every item of **payment** based on transaction.

SOLUTION: A user memory 1d consists of a transaction history record R, a **public key** record K1, a **secret key** record K2, a return allowable day number record D and a balance amount record M. Further, a transaction history data record Rn comprises each data, such as transaction date and hour, a transaction ID, transaction amount, a purchaser ID and a store ID. And, the same transaction history data are written in respective user memories 1d of an **electronic money card** belonging to a store that performs transaction and an **electronic money card** belonging to a purchaser, the record Rn is verified and whether or not cancellation is possible is decided at the time of canceling payment.

COPYRIGHT: (C)1999,JPO

Set	Items	Description
S1	18828	S (VIRTUAL? OR DIGITAL? OR CYBER OR ONLINE OR ON()LINE OR INTERNET OR ELECTRONIC OR E OR GIFT OR GIFTS OR STORE OR MERCHANDI? OR PREPAID OR ISSUED)(2W)(CERTIFICATE? ? OR CARD OR CARDS OR COUPON? OR VOUCHER?) OR GIFTCARD? ? OR STORECARD? ?
S2	56800	S (PUBLIC OR SERIAL)(1N)(IDENTIFIER? ? OR ID OR IDS OR KEY OR KEYS OR CODE? ? OR NUMBER? ?)
S3	251677	S (PRIVATE OR PERSONAL OR SECRET OR SECURITY OR ACCESS)(1N)(IDENTIFIER? ? OR ID OR IDS OR KEY OR KEYS OR CODE? OR NUMBER? ?) OR PASSWORD? OR PASSPHRASE? OR PASS() (WORD? OR PHRASE?) OR PIN
S4	92295	S (ASSIGN??? OR ESTABLISH??? OR DEFINE? ? OR DEFINING OR ASSOCIAT??? OR CREAT??? OR GENERAT??? OR GIVE OR GIVEN OR CONFER??? OR CONVEY? OR RENDER?) (4N)(ACQUISITION OR ACQUIR??? OR OBTAIN??? OR PURCHAS??? OR BUY OR BUYS OR BOUGHT OR PAYS OR PAYMENT)
S5	1863174	S AUTHORIS? OR AUTHORIZ? OR REDEMPTION OR REDEEM? OR USE OR USES OR USED OR PURCHAS??? OR BUY OR BUYS OR BOUGHT OR PAYS OR PAYMENT
S6	231920	S REDEMPTION()LOCATION? ? OR STORE OR RETAILER? ? OR MERCHANT? ? OR AIRPORT? ? OR TICKET()COUNTER OR CHECK()IN OR CHECKIN
S7	1750528	S COMMUNICAT??? OR SEND??? OR SENT OR NOTIFY OR ROUT??? OR TRANSMIT? OR TRANSFER??? OR RELAY??? OR REMIT OR FORWARD??? OR MATCH??? OR COMPAR??? OR COMPARISON
S8	509	S S2(S)S3(S)S4
S9	81	S S1(S)S8
S10	124801	S S5(S)S6
S11	6754	S S7(S)S2(S)S3
S12	725	S S10(S)S11
S13	28	S S9(S)S12
S14	8	S S13 AND IC=G06F-017/60

; show files

[File 348] **EUROPEAN PATENTS** 1978-2006/ 200646

(c) 2006 European Patent Office. All rights reserved.

**File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

[File 349] **PCT FULLTEXT** 1979-2006/UB=20061123UT=20061116

(c) 2006 WIPO/Thomson. All rights reserved.

**File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

14/3K/1 (Item 1 from file: 348) [Links](#)

EUROPEAN PATENTS

(c) 2006 European Patent Office. All rights reserved.

01752676

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz

Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques

Patent Assignee:

- **ELECTRONIC PUBLISHING RESOURCES, INC.;** (976840)
460 Oakmead Parkway; Sunnyvale, CA 94086-4708; (US)
(Applicant designated States: all)

Inventor:

- **Ginter, Karl L.**
10404 43rd Avenue; Beltsville Maryland 20705; (US)
- **Shear, Victor H.**
5203 Battery Lane; Bethesda Maryland 20814; (US)
- **Spahn, Francis J.**
2410 Edwards Avenue; El Cerrito California 94530; (US)
- **van Wie, David M.**
1250 Lakeside Drive; Sunnyvale California 94086; (US)

Legal Representative:

- **Smith, Norman Ian et al (36041)**
fJ CLEVELAND 40-43 Chancery Lane; London WC2A 1JQ; (GB)

	Country	Number	Kind	Date	
Patent	EP	1431864	A2	20040623	(Basic)
	EP	1431864	A3	20050216	
Application	EP	2004075701		19960213	
Priorities	US	388107		19950213	

Designated States:

AT; BE; CH; DE; DK; ES; FR; GB; GR; IE;
IT; LI; LU; MC; NL; PT; SE;

Related Parent Numbers: Patent (Application):EP 861461 (EP 96922371)

International Patent Class (V7): G06F-001/00; G06F-017/60; ...G06F-017/60Abstract Word Count: 151

NOTE: 77

NOTE: Figure number on first page: 77

Type	Pub. Date	Kind	Text
------	-----------	------	------

Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200426	1450
SPEC A	(English)	200426	166929
Total Word Count (Document A) 168379			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 168379			

Specification: ...conducted regarding the number of said database bytes that have been decrypted, and a related security budget may prevent the decrypting of more than 5% of the total bytes of said...

14/3K/2 (Item 1 from file: 349) [Links](#)

PCT FULLTEXT

(c) 2006 WIPO/Thomson. All rights reserved.

01089717

SYSTEM AND METHOD FOR PAYMENT TRANSACTION AUTHENTICATION

SYSTEME ET PROCEDE D'AUTHENTIFICATION D'UNE TRANSACTION DE PAIEMENT

Patent Applicant/Patent Assignee:

- **WAY SYSTEMS INC;** 151 Mystic Avenue, Medford, MA 02155
US; US(Residence); US(Nationality)
(For all designated states except: US)
- **GOLDTHWAITE Scott;** 15 Oregon Court, Hingham, MA 02043
US; US(Residence); US(Nationality)
- **CRELLIN Geoff;** 2604 Foxboro Drive, Richardson, TX 75082-3050
US; US(Residence); CA(Nationality)
- **GRAYLIN William;** 229 Washington Street, Woburn, MA 01801
US; US(Residence); US(Nationality)

Patent Applicant/Inventor:

- **GOLDTHWAITE Scott**
15 Oregon Court, Hingham, MA 02043; US; US(Residence); US(Nationality);
- **CRELLIN Geoff**
2604 Foxboro Drive, Richardson, TX 75082-3050; US; US(Residence); CA(Nationality);
- **GRAYLIN William**

229 Washington Street, Woburn, MA 01801; US; US(Residence); US(Nationality);

Legal Representative:

• **COLLINS Aliko K(agent)**

AKC Patents, 215 Grove Street, Newton, MA 02466; US;

	Country	Number	Kind	Date
Patent	WO	200412118	A1	20040205
Application	WO	2003US18816		20030616
Priorities	US	2002205768		20020726

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IT; LU; MC; NL;
PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language: English

Fulltext word count: 12487

Detailed Description:

...invention may include one or more of the following features. The authentication server may further **route** the **payment** approval result to the **communication** device. The **merchant** server may be further adapted to receive identification information for the **communication** device and the authentication server may be adapted to access the **communication** device via the **communication** device identification information over the second network. The **communication** device may further include an authentication client application. The authentication client application includes instructions for... ..server over the second network, displaying the first message to the customer, requesting and receiving **authorization** for **payment** for the **purchase** order with the **payment** card from the customer, retrieving **payment** card identification number, requesting and receiving **payment** card security information from the customer, **routing** the **authorization** result and in case of a positive **authorization** result the **payment** card identification and security information to the authentication server 5 over the second network, and receiving the **payment** approval result and **creating** a record. The **merchant** server upon receiving a positive approval result may fulfill the **purchase** order. The authentication

server may include an authentication server application. The authentication server application includes instructions for receiving the digital order from the **payment** server over the first network, formatting the digital order into a first message, **routing** the first message over a second network to the **communication** device, receiving the **authorization** result and **payment** card identification and security information from the **communication** device, **routing** the **authorization** result and **payment** card identification and security information to the **payment** server, receiving the **payment** approval result from the **payment** server, formatting the **payment** approval result into a second message and **routing** the second message to the **communication** device. The **communication** device may be a mobile wireless device and the second network may be a wireless... ..WWAN), a wireless local area network (WLAN) or a wireless personal area network (PAN). The **communication** device may also be a wired **communication** device and the second network may be a wired network. The wired **communication** device may be a telephone or a computer and the wired network may be a... ..the Internet, respectively. The first network may be the Internet or a telecommunication network. The **communication** device may include identification information for a plurality of **payment** cards issued by a plurality of financial institutions. The **communication** device may include a first Subscriber Identification Module (SIM) card and the first SIM card may be adapted to **store communication** device and subscriber information. The first SIM card may be adapted to further **store the payment card** identification information and/or the authentication client application. The **communication** device may further include a second SIM card, and the second SIM card may be adapted to **store the payment card** identification information and/or the authentication client application. The **communication** device may further include an attachment adapted to receive an external **payment** card and **route** the external **payment** card identification information through the **communication** device to the authentication server. The first or second SIM cards may be Universal Subscriber Identification Module (USIM) cards that can support third-generation (3G) 1 5 network requirements. The **payment** card may be a credit card, a debit card, a storedvalue card, a coupon card, a reward card, an **electronic cash card**, loyalty card, or an identification card. The **merchant** may receive the **purchase** order via the Internet, telephone connection, mail order form, fax, e-mail, voice recognition system... ..message service, interactive voice recording (IVR), or face-to-face interaction with the customer. The **purchase** order information may include at least one of price, currency indicator, product identification, product description, quantity, delivery method, delivery date, shipping and billing information, **merchant** identification, **payment** method, **communication** device identification information, and transaction number. The format for the first message may be Short... ..Simple Network Management Protocol (SNMP), or a proprietary message format. The identification information of the **payment** card may include at least one of **payment** card number, **payment** card expiration date, cardholder's name, cardholder's contact information, cardholder's account information, issuer... ..the authentication of the cardliolder. The security information may include at least one of a **personal** identification **number** (PIN), **password**, biometric signal, fingerprint, retinal scan, voice signal, digital signature, and encrypted

6

signature, username and **password** combinations, identity certificate such as X.509, public and **private** keys to support **Public Key Infrastructure** (PKI), a Universal Card Authentication Field (UCAF), or combinations thereof. The security information of the **payment** card may be entered by the customer via the **communication** device.

In general, in another aspect, the invention features an electronic payment system utilized by...

00989387

METHODS AND SYSTEMS FOR FULFILLING A PREPAID TELECOMMUNICATION SERVICES ACCOUNT

PROCEDES ET SYSTEMES DE MISE EN OEUVRE D'UN COMPTE DE SERVICES DE TELECOMMUNICATION PREPAYES

Patent Applicant/Patent Assignee:

- **QWEST COMMUNICATIONS INTERNATIONAL INC;** Intellectual Property Group, Law Department, 1801 California Street, Suite 3800, Denver, CO 80202
US; US(Residence); US(Nationality)
(For all designated states except: US)
- **WELTON Mark;** 9605 Tackroom Lane, Great Falls, VA 22066
US; US(Residence); US(Nationality)
(Designated only for: US)

Patent Applicant/Inventor:

- **WELTON Mark**
9605 Tackroom Lane, Great Falls, VA 22066; US; US(Residence); US(Nationality); (Designated only for: US)

Legal Representative:

- **KING Chad(et al)(agent)**
Townsend and Townsend and Crew LLP, Two Embarcadero Center, 8th Floor, San Francisco, CA 94111-3834;
US;

	Country	Number	Kind	Date
Patent	WO	200319409	A1	20030306
Application	WO	2002US27481		20020826
Priorities	US	2001939519		20010824

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; IE; IT; LU; MC; NL; PT;
SE; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60...	

Publication Language: English

Filing Language: English

Fulltext word count: 13589

Detailed Description:

...2 1 0, customer 208 enters a card serial number and/or PIN associated with **prepaid card** 1 00 (block 308). Issuer processing system 21 0 then validates the information by checking **prepaid card** database 212 (block 3 1 0). In one embodiment, issuer processing system 2 1 0 **uses** the card **serial number** to extract a record from database 212, and confirm that the entered **PIN** is valid for the entered card **serial number**. In addition, issuer processing system 210 validates that **prepaid card** 100 was activated by a **retailer** 206; i.e., that the **card** was not stolen. 3 0 [391 In one embodiment, upon validating the card and **PIN**, issuer processing system 2 1 0 prompts customer 208 to select a service for which he or she wants to **use prepaid card** 1 00, as well as a service provider to provide that service (blocks 312-314...After customer 208 has selected the service and provider, issuer processing system 2 1 0 **obtains** a service ID number **associated** with the service, provider and/or monetary amount combination. For example, in one embodiment, a...etc.). but no monetary value associated with the service. In this embodiment, card issuer 202 **communicates** the monetary value of the card to service provider 204 based on the preset monetary value of the card, or the value assigned to the card by card **retailer** 206 at the time of **purchase**. In either case, the service ID numbers are stored in a database.

[401

14/3K/4 (Item 3 from file: 349) [Links](#)

PCT FULLTEXT

(c) 2006 WIPO/Thomson. All rights reserved.

00822334

PAYMENT DEVICE AND METHOD FOR SECURE PAYMENT**DISPOSITIF DE PAIEMENT ET PROCEDE DE PAIEMENT SECURISE****Patent Applicant/Patent Assignee:**

- **SONERA SMARTTRUST OY**; c/o Sonera Oyj, P.O. Box 106, FIN-00051 Sonera
FI; FI(Residence); FI(Nationality)
(For all designated states except: US)
- **BLUMENTHAL Henrik**; Sonera SmartTrust Oy, P.O. Box 425, FIN-00051 Sonera
FI; FI(Residence); FI(Nationality)
(Designated only for: US)

Patent Applicant/Inventor:

- **BLUMENTHAL Henrik**

Sonera SmartTrust Oy, P.O. Box 425, FIN-00051 Sonera; FI; FI(Residence); FI(Nationality); (Designated only for: US)

Legal Representative:

- **PAPULA OY(agent)**

P.O. Box 981 (Fredrikinkatu 61 A), FIN-00101 Helsinki; FI;

	Country	Number	Kind	Date
Patent	WO	200155979	A1	20010802
Application	WO	2001FI63		20010124
Priorities	FI	2000135		20000124

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	

Publication Language: English

Filing Language: Finnish

Fulltext word count: 9827

Claims:

amendments ning of each regular issue of the PCT Gazette.

Payment device and method for secure **payment** FIELD OF THE INVENTION The present invention relates to telecommunication systems. In particular, the invention relates to **payment** service equipment and method by means of which the security of use of a **payment** card, especially a credit card, may be improved. BACKGROUND OF THE INVENTION In a traditional **payment** transaction, the client visits the offices of a **merchant**, chooses the desired products from the shelves and eventually **pay** his/her **purchases**, e.g. in cash or with a bank or credit card. Besides the traditional commerce there is the **purchasing** and paying of trade or different services via different telecommunication networks. In a mobile **communication** network, e.g. in the GSM system (GSM, Global System for Mobile communications), it is possible to make and pay different **purchases** with the mobile station. In addition, the mobile station may be used to digitally sign and/or encrypt outgoing traffic for different operating applications.

This practice helps... the data security in measures requiring it. In encryption and signing, a so-called **public key** infrastructure is often used (PKI, **Public Key Infrastructure**). In the **public key** infrastructure, the user has got two keys, a **public key** and a **private key**. If the user wishes to send encrypted information to somebody, then he or she encrypts the information with the recipient's **public key**. The information encrypted with the **public key** may be transformed into a readable form only with a **private key** associated with the **public key**. The digital signature is used to mean a way of action in which one acts exactly contrary to the encryption of the message. The sender signs the message with his or her own **private signing key** and the recipient may in turn decode the message into a readable form with the sender's **public signing key**. This is to make sure that the sender really is the person he or she claims to be.

The paying via the Internet... is that the client visits the www sites (WWW, World Wide Web) of a **merchant** or other service provider, chooses the desired products and effects the **payment** for the chosen products. One possibility of effecting the **payment** is to transmit the credit card number directly to the merchant over the Internet without any encryption operations at all. This alternative, does not, however, take any stand on the security of the effecting of the **payment**. On the whole, there are several electronic **payment** modes differing from one another developed in conjunction with the Internet. Examples of these are... and the SET (SET, Secure Electronic Transaction) of credit card companies. SET is an international **payment** system developed together by VISA and MasterCard for secure **purchasing** on the Internet. SET... on certificates issued by a trusted third party and on encrypted transmission of information. SET uses a symmetric and asymmetric encryption, digital signature as well as a SHA-1 algorithm... encryption of information, confidentiality, checking of the integrity of the information, authentication of the sender and indisputability. The symmetric encryption is used to mean an encryption method in which the encrypted message may be decoded with the... this kind of method is DES (DES, Data Encryption Standard). The asymmetric encryption is used to mean that the message is encrypted and decoded using different keys. One example of this kind of method is the **public key** method RSA (RSA, Rivest, Shamir, Adleman). In the present practices of **purchasing** on the Internet there are several problem points. The systems supporting the cards are often card-specific. The same applications cannot be used for paying with a credit card issued by another company. Therefore, the commercial centres have to support the **payment** practice of several different systems. In order that the security of paying with a credit card can be improved, all the parties associated with the **payment** transaction - both the client and the **merchant** - have to often make investments in reliable software. If the investments required are too high... methods in which both of the parties of the commerce, the client and the **merchant**, have got their own certificates. The certificate is used to mean a kind of identification information issued by a trusted third party (TTP, Trusted Third Party). In the case of a credit card **payment**, the meaning of the certificate is that it indicates that the user has got a credit card valid for paying. A certificate issued to the **merchant** gives in turn proof of the fact that the **merchant** is an **authorized** merchant. By means of certificates, both the client and the **merchant** can make sure of the identity of one another. The use of certificates, digital signature and encryption remarkably adds to the security of paying with the... The known modes of credit card payments have, however, weak points. The complexity of the **payment** system and the heavy investments were already discussed above. The biggest problem is, however, the fact that the credit card number of the client is sent over the data transmission network. Furthermore, some known methods require the use of a so-called digital wallet (Digital Wallet). The digital wallet includes client-specific information, e.g. the **certificate** of the client, credit card number, the validity of the card, etc. The requirement for a successful **payment** transaction is that the digital wallet is in the terminal device by means of which the client is making the **purchase**.

OBJECTIVE OF THE INVENTION

The objective of the invention is to eliminate the drawbacks referred... alleviate them. One specific objective of the invention is to disclose a new type of **payment** service equipment and method which enable one to securely pay with a **payment** card, especially with a credit card, in an information network such as the Internet. The credit card number of the client is not sent over the data transmission network at all. In addition, the method in accordance with the invention does not take any stand on the fact who has issued the **payment** card, instead the method functions regardless of the card.

BRIEF DESCRIPTION OF THE INVENTION

The invention relates to the improvement of the security of a **payment** transaction effected with a **payment** card via the Internet.

concerning the **payment**card company, i.e. that the **payment** card is, e.g. Visa, MasterCard, Diners Club or a bank card. The **payment** service equipment PS sends the confirmation of order to the mobile station PTE of the client, e.g. as...

14/3K/5 (Item 4 from file: 349) [Links](#)

PCT FULLTEXT

(c) 2006 WIPO/Thomson. All rights reserved.

00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE DANS UN ENVIRONNEMENT DU TYPE CHAÎNE D'APPROVISIONNEMENT RESEAUTÉE, ET PROCÉDÉ ASSOCIÉ

Patent Applicant/Patent Assignee:

- **ACCENTURE LLP**; 1661 Page Mill Road, Palo Alto, CA 94304
US; US(Residence); US(Nationality)

Legal Representative:

- **HICKMAN Paul L(agent)**
Oppenheimer Wolff & Donnelly, LLP, 38th Floor, 2029 Century Park East, Los Angeles, CA 90067-3024; US;

	Country	Number	Kind	Date
Patent	WO	200139086	A2	20010531
Application	WO	2000US32310		20001122
Priorities	US	99444653		19991122
	US	99447623		19991122

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language: English

Fulltext word count: 156214

Detailed Description:

...bits) : This field represents the number of calls which have occurred on the same port **number** with the same Tirnepoint 1 (second) value. The first telephone call will have a sequence...not receive an NCID, is an intermediate or terminating switch, and is not authorized to **create** an NCID. In this case, in step 4412, the current switch also transports the call...blocks of data; also, a single block may tie up a line for many minutes, **rendering** message switching useless for interactive traffic.

Packet switched networks, which predominate the computer network industry...a fault message step 4508.

In a fault message step 4508, a fault message is **created** based on the correlated first and second events obtained in steps 4504 and 4506. Preferably...Micromuse Internet Service Monitors 4618- An Omnibus Netcool suite of active probes (monitors) which monitor **internet** services such as FTP, POP3, SMTP, NNTP, DNS, HTTP, and RADIUS. These monitors collect availability...

14/3K/6 (Item 5 from file: 349) [Links](#)

PCT FULLTEXT

(c) 2006 WIPO/Thomson. All rights reserved.

00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET PROCEDE ASSOCIE

Patent Applicant/Patent Assignee:

- **ACCENTURE LLP**; 1661 Page Mill Road, Palo Alto, CA 94304
US; US(Residence); US(Nationality)

Legal Representative:

- **HICKMAN Paul L**(agent)

Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304; US;

	Country	Number	Kind	Date
Patent	WO	200139029	A2	20010531
Application	WO	2000US32309		20001122
Priorities	US	99444655		19991122
	US	99444886		19991122

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language: English

Fulltext word count: 157840

Detailed Description:

...the present invention for allowing a user to
customize an item for purchase in a **virtual** shopping environment;
Figure 61 is an illustration of one embodiment of the present invention for...to carry traditional voice over IP
networks. This has started a move towards the "Next **Generation** Network (NGN)" where there will be more
sharing of common network infrastructure to provide services...

14/3K/7 (Item 6 from file: 349) [Links](#)

PCT FULLTEXT

(c) 2006 WIPO/Thomson. All rights reserved.

00766076

**METHOD AND APPARATUS FOR ORDERING GOODS, SERVICES AND CONTENT OVER AN
INTERNETWORK USING A VIRTUAL PAYMENT ACCOUNT**

**PROCEDE ET APPAREIL POUR COMMANDER DES BIENS, DES SERVICES ET DU CONTENU PAR UN
RESEAU D'INTERCONNEXION AU MOYEN D'UN COMPTE DE PAIEMENTS VIRTUELS**

Patent Applicant/Patent Assignee:

- **ECHARGE CORPORATION**; Suite 1000, 500 Union Street, Seattle, WA 98101
US; US(Residence); US(Nationality)

Legal Representative:

- **PHILIPP Adam L K(agent)**
Christensen O'Connor Johnson & Kindness PLLC, Suite 2800, 1420 Fifth Avenue, Seattle, WA 98101; US;

	Country	Number	Kind	Date
Patent	WO	200079452	A2	20001228
Application	WO	2000US16669		20000616
Priorities	US	99140039		19990618
	US	99370949		19990809
	US	2000578395		20000525

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English
Filing Language: English
Fulltext word count: 26752

Claims:

...processing server 53 to the LAN 44 and the firewall 55, and is constructed for use with the TCP/IP protocol, the particular network configuration of the LAN 44, and the... ..drive, or combination thereof. The memory 93 stores the program code and data necessary for **authorizing** and securing **payment** for products **purchased** using a virtual **payment** account in accordance with the present invention, More specifically, the memory 93 of the credit...
...sub-systems including: an account/billing sub-system 94 for billing a buyer for products **purchased** using a virtual

payment account; a **payment** processing sub-system 95 for **communicating** with a financial institution 59 in order to process payments received for **purchases** made using a virtual **payment** account; and an account enrollment sub-system 96 for determining the credit limit for an... Also stored in memory 93 are an account database 97 and a financial

database 98 used to store data required for the account/billing sub-system 94, the **payment** processing sub-system 95, identity bureau adapter 99 and the account enrollment sub-system 96 ... their required functions. It will be appreciated that the account/billing sub-system 94, the **payment** processing sub-system 95, the account enrollment sub-system 96, the account database 97, identity... ROM drive. It will also be appreciated that the account/billing sub-system 94, the **payment** processing sub-system 95, and the account enrollment sub-system 96 can comprise, either in full or in part, existing, traditional credit card **payment** systems. FIGURES 3-6 depict important components of the buyer computer 50, seller server 5... located on the LAN 44 or elsewhere on the Internet 40.

Applying for a Virtual Payment Account Once a virtual **payment** account is set up, the virtual **payment** system of the present invention is a closed system that provides buyers a secure method for **purchasing** products over the Internet. The closed system includes only a registered buyer's computer 50, a registered seller server 51, the commerce gateway 52 (administered by the provider of the virtual **payment** system) and the credit processing server 53 (which can also be administered by the provider of the virtual **payment** system). Since the account information necessary for charging the buyer for the **purchase** is already in the possession of the commerce gateway 52 and the credit processing server 53, the closed system of the present invention allows registered buyers to **purchase** products from registered sellers without transferring sensitive account information to the sellers over the Internet. In order to become a member of the virtual **payment** system of the present invention, a buyer becomes a registered user by obtaining a virtual **payment** account. FIGURE 7 illustrates the actions taken by the buyer's computer 50, the commerce gateway 52, the credit processing system 53, and the credit bureau 58 to **create** a virtual **payment** account for a buyer. The interactions of the various components are illustrated and described in... 27 and 42. As shown in FIGURE 7, the process of applying for a virtual **payment** account is initiated when a buyer requests 100 an application form ... 64 installed on the buyer's computer 50. The buyer may apply for a virtual **payment** account directly from a virtual **payment** account Web site located at the commerce gateway 52 or indirectly from a registered seller... from the completed form to the credit processing server 53 for account and credit limit **authorization**. The credit processing server 53 verifies the application data by requesting identity information 116 from... does not conform to the identity information from the identity bureau 56, then no virtual **payment** account is **created** and the application is **forwarded** to customer service for review for possible fraud detection. As noted above, in the actual... If the score exceeds a certain threshold, a credit limit is set and the virtual **payment** account is **created** 112. If the score falls below the threshold, a virtual **payment** account may still be **created** 112, however, all **purchases** must be prepaid, and the account information is **forwarded** to a customer service representative for review for a possible later grant of credit. Once the virtual **payment** account is **created**, the credit processing server 53 returns the result of the evaluation 113, e.g., approval... gateway then requests 120 that the buyer authenticator 65 on the buyer computer generate a **public key** encryption key pair 122 comprising a **secret key** and a **public key**. The buyer authenticator 65 then submits the **public key** to the commerce gateway 52. The commerce gateway 52 digitally signs the **public key** to generate a **digital certificate** 126. As will be appreciated by those of ordinary skill in the art, a **digital certificate** comprises a **public key** digitally signed by a trustworthy entity. The commerce gateway 52 sends the **digital certificate** and an application result page 114 to the buyer computer 50 for display via the buyer computer's Web browser 64. Finally, the buyer computer stores the **digital certificate** 128 for use later with the virtual **payment** account. It will be appreciated that the **digital certificate** may be stored in the memory 63 of the buyer computer 50, or on some... example, the buyer may be notified of the application results before I/O generating the **public key** encryption pairs. FIGURES 8A-8G are exemplary Web pages provided to the buyer by the Web browser 64 of the buyer computer 50 in connection with applying for a virtual **payment** account as described above. Using the Web page 600 shown in FIGURE 8A, the buyer selects the type of virtual **payment** account they desire to 15 apply for, e.g., credit or prepaid, and submits... 53 via the administrative user computer

54. The application data includes information such as social **security number** and income that will be **used** to determine a credit limit for the buyer. Information entered by the buyer in the application form is also **used** for demographic purposes. For example, banner advertisements can be displayed via the Web browser 64...the credit processing server 53, a Web page 620 as shown in FIGURE 8E is **transferred** to and displayed by the buyer computer's Web browser 64, which notifies the buyer... ..of the application process, i.e., account approval and details of his or her virtual **payment** account, including the account credit limit. Once the account approval is complete and the account accepted by the buyer, the commerce gateway 52 then **transmits** the buyer authenticator component 65 (which, as described above, generates a **public key** encryption key pair) to the buyer's computer for installation as shown in FIGURE 8F. FIGURE 8G shows an exemplary Webpage 630 that allows the buyer to activate their virtual **payment** account. Customizing and Modifying a Virtual **Payment** Account Once a virtual **payment** account has been approved and a credit limit set as described above, the account can... ..Web browser 64 of the buyer's computer 50 for customizing the buyer's virtual **payment** account. FIGURES 9A-9I illustrate Web pages 640 and 645 for main account customization. As shown in FIGURE 9A, the buyer may customize his or her virtual **payment** account contact information and preferences. FIGURE 9B illustrates that the main account holder is 1... ..in FIGURE 9C, the buyer may also customize sub-accounts for his or her own **use**, or for **use** by a business partner, spouse and/or children. As will be described in more detail... ..one actual embodiment, reward points accrue in the main account so that the buyer can **transfer** the reward points to sub-accounts. It will be appreciated that in other embodiments, reward... ..individual sub-accounts, if the buyer so desires. Reward or reward points can later be **used**, for example, to make a **payment** for a **purchase**, to receive seller discounts, to **purchase** frequent flyer miles, etc. It will be appreciated by those of ordinary skill in the... ..reward points can be earned by the buyer and applied to his or her virtual **payment** account in a myriad of different ways. It will also be appreciated that a similar process is performed for a seller to become an **authorized** or registered seller. In one embodiment, a seller can apply to become a participant by... ..procedure. In yet another embodiment, some combination of an on-line and manual process is **used**. It will be appreciated that if the seller application process is performed in whole or in part on-line, a Web browser component (not shown in FIGURE 4) is **used** to display Web pages on the seller's computer display 72. The seller forms a... ..provider. Since a seller is selling a product to a buyer who has a virtual **payment** account, the seller will not have sub-accounts in the same sense that a buyer... ..a seller selling different types of data can have different accounts. For example, a book **store** may have a general account and one or more restricted accounts, for example, the restricted... ..buyer application process, once a seller has been approved and the seller account customized, a **digital certificate** is installed on the seller's computer 51 to identify the seller as a registered seller in the virtual **payment** system. The **digital certificate** is **used** in combination with a **secret key** generated by the seller server 51 and a **public key** generated by the seller server and **sent** to the gateway 52 to encrypt/decrypt messages for greater security. It will be appreciated... ..that a seller can apply for a "buyer" account. In other words, a seller can **purchase** products as the owner of a virtual **payment** account. Digital Security The illustrated embodiment also allows a buyer to create a custom package... ..combination of sub-accounts depending on the desires of those providing and administering the virtual **payment** system of the present invention. The buyer can add sub-accounts (e.g., supplemental users... ..young shopper and identifying only those seller Web sites from which the young shopper can

purchase products. As will be described in more detail below, once the virtual **payment** account has been **authorized** 114 and customized, a **digital certificate** is **transferred** by the commerce gateway 52 and installed 128 on the buyer computer 50. The **digital certificate** is then **used** in subsequent transactions as a unique credential to identify the buyer as a registered holder of a virtual **payment** account. In an actual embodiment of the present invention, a buyer or seller is identified as a registered user of the virtual **payment** system by the commerce gateway 52 verifying the commerce gateway's digital signature on the **digital certificate** associated with the buyer's virtual **payment** account. It will be appreciated that several levels of security can be imposed on on... ..can be: (1) no security restrictions imposed; (2) minimal security, such as account name and **password** verification; (3)

intermediate security, such as a **digital certificate** or **secret key**; (4) high security, such as a transaction signed with a digital signature using the buyer's **secret key**; or (5) maximum security, such as a digital signature and additional 10 access controls, such as an account number, a last **purchase** verification, smart cards, secure tokens or some combination thereof. As will be described later, in the actual embodiment of the virtual **payment** system described herein, the term "**digital certificate**" is used to describe the **authorization used**; however, it will be appreciated that a higher level of security such as a digital... ..e., the buyer, the seller, the commerce gateway, and the credit processing server) in virtual **payment** account transactions. In one exemplary embodiment of the security transaction, the seller server 51 digitally signs a **purchase** offer with a certificate issued by the commerce gateway 52 and **sends** it to the buyer computer 50; the buyer computer 50 digitally signs the **purchase** offer with a certificate issued by the commerce gateway 52 and **sends** it back to the seller server 51; the seller server 51 then **forwards** the doubly signed **purchase** offer to the commerce gateway 52; the commerce gateway 52 verifies both signatures and if... ..transaction is permissible then signs the doubly signed offer and returns the resulting triply signed **purchase** offer to the seller server 51; the seller server verifies the commerce gateway's 52 signature, and if it is valid, then the **purchase** transaction is complete. In the aforementioned example, the seller server 51 may **notify** the buyer computer 50 or they may not.

Ordering Products Once a buyer has created and customized his or her virtual **payment** account, he or she can immediately order products via the Internet if he or she was granted credit during the account application process. If, however, the buyer's virtual **payment** account is only a prepaid account, prepayment must be made before the buyer can order... ..the product will be held until the prepaid account is sufficiently funded to cover the **purchase**. More specifically, this WO 00/79452 PCT/USOO/16669 sellers. After entering the shipping and **payment** information 1160 and selecting the virtual **payment** option 1155, the buyer can continue by clicking on the "**Purchase**" option 1165. In an actual embodiment of the present invention the buyer authenticator 65 displays... ..70 requesting the buyer to select their choice of accounts 1172, along with an authenticating **pass phrase** 1175. After selecting an account and entering the correct **pass phrase**, the buyer clicks "Continue" 1177 to proceed with the **purchase**. In response, the seller server 51 calculates the total cost of the order, including tax... ..is presented with a confirmation screen II 80 as shown in FIGURE I IC. After **authorizing** the **purchase**, the buyer may be presented with a **payment** confirmation screen 1185 as shown in FIGURE I 1 D. Additionally, the buyer may be... ..implemented by the Web browser 64 installed on the buyer computer 50 when the virtual **payment** account option 1155 is selected. The logic begins in a block 220 and proceeds to... ..In an actual embodiment of the present invention, the Secure Socket Layer (SSL) protocol is **used** for establishing a secure connection. SSL **uses public key** encryption incorporated into a Web browser, such as NETSCAPE NAVIGATOR Web browser and Netscape's commerce servers, to secure the information being **transferred** over the Internet. The logic then proceeds to a block 224 where a buyer authenticator... ..The buyer authenticator 65 determines whether a buyer is a registered holder of a virtual **payment** account or put another way, a registered participant in the closed virtual **payment** system of the present invention. The logic of FIGURE 13 begins in a block 243... ..container are received from the Web browser 64. The container includes: transaction information, such as **purchase** detail; identification of the parties, such as a buyer identification which identifies the buyer, e.g., the **digital certificate** previously issued to the buyer when he or she **created** the virtual **payment** account as described above; and a seller identification, e.g., the **digital certificate** issued to the seller upon creation of a seller account; and context, such as transaction a **digital certificate** is installed on the buyer computer 50. The **digital certificate** may be stored in the buyer computer 50 memory 63 or on some other device... ..0 readable medium. It will be appreciated that other methods of digital identification can be **used**. If the **digital certificate** is installed, the **digital certificate** identification is inserted into the authentication container and the authentication request and container are returned... ..formats, for example, one embodiment of the present 15 invention a proprietary protocol is **used**. In an actual embodiment of a present invention, a **public key** generated by the buyer's computer and signed by the commerce gateway (thereby forming a **digital certificate**) is also inserted into the container. The **secret key** is never **transmitted** anywhere in the virtual **payment** system of the present invention. The combination of the **secret key** and the **digital certificate** provides a heightened level of security to

the buyer authentication process. A digital signature is generally a document that has been encrypted by the **secret key** of a **public key** pair. Only the **public key** of the same key pair will be able to decrypt the document to its original form. This is particularly useful in demonstrating that only the holder of the **secret key** is able to sign (encrypt) the document. In practical terms, signing a large document using **public key** cryptography can be very time consuming. Almost equally effective is creating a cryptographic message digest of the document and then encrypting the digest with the **secret key**. Therefore those of ordinary skill in the art will appreciate that anyone knowing the corresponding **public key** and the digest algorithm will be able to verify that the message was not altered and that it originated from the holder of the corresponding **secret key**. It will be appreciated that the **digital certificate** as used herein refers to an authentication identifier that is recognized by the provider of the virtual **payment** account that adheres to the provider's non-repudiation **purchase** policies. If, however, in decision block 246 it is determined that a **digital certificate** is not installed on the buyer computer 50, the logic proceeds to a decision block... ..performed. Certificate not present processing allows a buyer to manually enter identification information when a **digital certificate** is not present. The identification information can include information such as an e-mail address, a **password** and personal information, for example, a mortgage **payment** amount. If the result of decision block 252 is positive, the logic proceeds to an... ..of FIGURE 14 begins at a block 1401 and proceeds to block 1405 where the **authorization** options are displayed to the buyer. Next, it is determined in a block 1410 if the buyer requested an **authorization** code as the alternate **authorization** mechanism. If the buyer did choose to receive an **authorization** code, then the Web browser 64 on the buyer computer is **sent** an **authorization** code entry form in a block 1415 and the **authorization** code is **sent** to an authentication device in a block 1420. Exemplary authentication devices 2800 or 2900 are shown in FIGURES 28 and 29 respectively. After receiving the **authorization** code, the buyer enters the code in the **authorization** code entry form in a block 1425. If however at block 1405 the buyer decides not to request an **authorization** code, then from block 1410 the logic flows to a block 1450 where an interactive authentication Web form 3000 is **sent** to the Web browser 64 on the buyer's computer 50. An exemplary interactive authentication... ..a block 1455 the buyer completes the interactive authentication Web form 3000. Next, the completed **authorization** entry form from block 1425 or 1455 is **transmitted** to the commerce gateway 52 in a block 1430. The logic then proceeds to a... ..the buyer authenticator 65 and the logic ends at block 262. If there is no **digital certificate** installed ("No" in decision block 246) and certificate not present processing is not going to be performed, for example by a user selecting "cancel" 3010 in the certificate not present **authorization** Web page 3000 shown in FIGURE 30 (or "No" in decision block 252), the buyer likely does not have a virtual **payment** account. Accordingly, the logic of FIGURE 13 proceeds to a decision block 258 where a test is made to determine if the buyer wishes to apply for a virtual **payment** account. If the buyer wishes to apply for a virtual **payment** account, the logic proceeds to a block 260, in which the buyer is allowed to apply for a virtual **payment** account as shown in FIGURE 15 and described next. Otherwise, the buyer authenticator 65 returns an unsuccessful **authorization** message to the Web browser 64 in a block 261 and the logic ends in... ..the logic implemented by the Web browser 64 when a buyer applies for a virtual

payment account. It will be appreciated that applying for a virtual **payment** account can be invoked by a buyer requesting an account directly from the commerce gateway... ..product from a registered seller. In either case, the logic for applying for a virtual **payment** account via a Web browser 64 begins in a block 270 and proceeds to 1... ..Web browser 64. Next in a block 273, the request for an application form is **sent** to the Web server component 87 of the commerce gateway 52. The requested application form... ..in a block 274. Next, in a block 275, the completed account application form is **sent** to the commerce gateway 52 and processed by an enrollment server component 89 as shown in FIGURE 16, and described next. In another embodiment, the account application is **sent** to the transaction server component 84 that handles financial transactions and also handles non-financial... ..2715. Next, the logic proceeds to a block 2720 where the formatted request is then **sent** to identity bureau 56. The result of the request is received from the identity bureau... ..server adapter 86 as shown in FIGURE 21 and described later with reference to a **purchase authorization** request. Upon receipt of the credit information, the logic proceeds to a block

286 where...

14/3K/8 (Item 7 from file: 349) [Links](#)

PCT FULLTEXT

(c) 2006 WIPO/Thomson. All rights reserved.

00576358

SECURE SYSTEM FOR THE ISSUANCE, ACQUISITION, AND REDEMPTION OF CERTIFICATES IN A TRANSACTION NETWORK

SYSTEME DE SECURITE PERMETTANT D'EMETTRE, D'ACQUERIR ET DE RACHETER DES CERTIFICATS DANS UNE TRANSACTION

Patent Applicant/Patent Assignee:

- **WHITFIELD Henry;**

;;

	Country	Number	Kind	Date
Patent	WO	200039731	A1	20000706
Application	WO	99US30678		19991221
Priorities	US	98113706		19981224

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language:

Fulltext word count: 18367

English Abstract:

A transaction network contains a networked certificate authority, by which one or more **virtual certificates** may be remotely defined and stored, such as by an issuer user through an issuer... ..interface. An acquirer user, through an acquirer web portal interface, may acquire one or more **virtual certificates**, which contain a **public key** portion, as well as a corresponding **private key**, which is **established** at the time of **acquisition**, and is stored at the certificate authority. At a **redemption location associated** with an **acquired** certificate, the acquirer (or an alternate recipient of an acquired certificate to whom the **acquirer** has **communicated the established private key**), submits the certificate information, along with the established **private key**, to **redeem** the certificate.

Claims:

...a virtual certificate comprising a redemption denomination defined by an issuer user, and a first **public key**

identifier defined by

said certificate authority; 0 a certificate issuance module for creation of an **issued certificate** upon selectable acquisition of said **virtual certificate** by an acquirer user across said network, said **issued certificate** including said redemption denomination and said first **public key identifier**, said creation of said **issued certificate** including a **private key assigned** at time of said **acquisition** of said **virtual certificate**, wherein said 5 redemption denomination, said first **public key identifier**, and said assigned **private key** are stored at said certificate authority in association with said **issued certificate**; a **certificate** authentication module for authorization of a redemption of said **issued certificate** at a **redemption location** to a holder of said **issued certificate**, based upon **redemption** submittal of said **redemption** denomination, said first **public key identifier**, and said **private key**, and a **matching comparison** of said **redemption** denomination, said first **public key identifier**, and said **private key** stored at said certificate authority; and means to cancel further **redemption** of said **issued certificate** at said certificate authority.

2 The certificate system of Claim 1, wherein said defined virtual... virtual certificate comprised of a redemption denomination defined by an issuer user,

and a first **public key identifier** defined by said certificate authority; 5 **creating** an **issued certificate** upon **acquisition** of said **virtual certificate** by an acquirer user on said transaction network, said **issued certificate** including said redemption denomination and said first **public key identifier**, said creation of said **issued certificate** including an establishment a **private key**, said redemption denomination, said first **public key identifier**, and said established **private key** stored at said certificate authority in association with said **issued certificate**; authorizing a redemption of said **issued certificate** at a **redemption location** to a holder of said **issued certificate**, based upon **redemption** submittal of said **redemption** denomination, said first **public key identifier**, and said **private key**, and a **matching comparison** of said **redemption** denomination, said first **public key identifier**, and said **private key** stored at said certificate authority; and canceling further **redemption** of said **issued certificate** at said certificate authority.

17 The process of Claim 16, wherein said step of defining...

Set	Items	Description
S1	4715	S (VIRTUAL? OR CYBER OR ONLINE OR ON()LINE OR INTERNET OR ELECTRONIC OR E OR GIFT OR GIFTS OR STORE OR MERCHANDI? OR PREPAID OR ISSUED)(2W)(CERTIFICATE? ? OR CARD OR CARDS OR COUPON? OR VOUCHER?) OR GIFTCARD? ? OR STORECARD? ?
S2	45116	S (PRIVATE OR PERSONAL OR SECRET OR SECURITY OR ACCESS)(1N)(IDENTIFIER? ? OR ID OR IDS OR KEY OR KEYS OR CODE? OR NUMBER? ?) OR PASSWORD? OR PASSPHRASE? OR PASS()(WORD? OR PHRASE?) OR PIN
S3	151	S S1 AND S2
S4	50525	S (ASSIGN??? OR ESTABLISH??? OR DEFINE? ? OR DEFINING OR ASSOCIAT??? OR CREAT??? OR GENERAT??? OR GIVE OR GIVEN OR CONFER??? OR CONVEY? OR RENDER?)(4N)(ACQUISITION OR ACQUIR??? OR OBTAIN??? OR PURCHAS??? OR BUY OR BUYS OR BOUGHT OR PAYS OR PAYMENT)
S5	3	S S3 AND S4
S6	225430	S REDEMPTION()LOCATION? ? OR STORE OR RETAILER? ? OR MERCHANT? ? OR AIRPORT? ? OR TICKET()COUNTER OR CHECK()IN OR CHECKIN
S7	23	S S3 AND S6
S8	438851	S AUTHORIS? OR AUTHORIZ? OR REDEMPTION OR REDEEM? OR PURCHAS??? OR BUY OR BUYS OR BOUGHT OR PAYS
S9	34	S S3 AND S8
S10	49	S S3 AND (S4 OR S6 OR S8)
S11	26	S S10 NOT PY>1999
S12	26	RD (unique items)

; show files

[File 2] **INSPEC 1898-2006/Nov W3**

(c) 2006 Institution of Electrical Engineers. All rights reserved.

[File 35] **Dissertation Abs Online 1861-2006/Nov**

(c) 2006 ProQuest Info&Learning. All rights reserved.

[File 65] **Inside Conferences 1993-2006/Nov 27**

(c) 2006 BLDSC all rts. reserv. All rights reserved.

[File 99] **Wilson Appl. Sci & Tech Abs 1983-2006/Sep**

(c) 2006 The HW Wilson Co. All rights reserved.

[File 474] **New York Times Abs 1969-2006/Nov 27**

(c) 2006 The New York Times. All rights reserved.

[File 475] **Wall Street Journal Abs 1973-2006/Nov 25**

(c) 2006 The New York Times. All rights reserved.

[File 583] **Gale Group Globalbase(TM) 1986-2002/Dec 13**

(c) 2002 The Gale Group. All rights reserved.

**File 583: This file is no longer updating as of 12-13-2002.*

12/5/1 (Item 1 from file: 2) [Links](#)

INSPEC

(c) 2006 Institution of Electrical Engineers. All rights reserved.

07522618 **INSPEC Abstract Number:** C2000-04-7140-042

Title: The role of professional cards in the protection of confidentiality of medical data-deontological aspects

Author Dubois, O.

Author Affiliation: Conseil Nat. de l'Ordre des Medecens, Paris, France

Conference Title: Health Cards '97 p. 114-15

Editor(s): van den Broek, L.; Sikkel, A.J.

Publisher: IOS Press , Amsterdam, Netherlands

Publication Date: 1997 **Country of Publication:** Netherlands xii+414 pp.

ISBN: 90 5199 379 X **Material Identity Number:** XX-2000-00382

Conference Title: Health Cards'97. Fourth International Congress

Conference Date: 12-14 Nov. 1997 **Conference Location:** Amsterdam, Netherlands

Language: English **Document Type:** Conference Paper (PA)

Treatment: General, Review (G)

Abstract: In April 1996, the French political authorities issued a card , called the CPS (Carte de Professionel de Sante), to all health care professionals. The aims of the CPS card are to identify various categories of health care professionals and to break each category down into its component activities. The electronic health record's data contains normative information, and its confidentiality therefore needs to be ensured as strongly as possible. The guidelines governing the confidentiality of data were laid down in the European Directive R95/48, concerning the protection of individuals with regard to the processing of personal data, and Recommendation R87(6) of the European Council of Ministers, concerning the protection of medical data. In France, the penal code includes two articles which lay down the basis for the principle of professional secrecy. The medical code of conduct (rules of professional ethics) includes an article which sets out the principle of professional secrecy, along with three articles which lay down the principles of confidentiality to be followed when managing patient records, as well as the regulations and responsibilities applying to those people working alongside the doctors. Computerised records should only be open to certified, **authorised** users. This is why the CPS card enjoys an obvious advantage over **password** access. The timed recording of all consultations of records and the digital signature of the **authorised** certified user provides what is currently the safest and most powerful means of protecting the integrity and confidentiality of medical data. (0 Refs)

Subfile: C

Descriptors: data privacy; government policies; health care; medical information systems ; professional aspects; records management; smart cards

Identifiers: professional cards; confidentiality protection; medical data protection; deontological aspects; French political authorities; CPS card; health care professionals; component activities; electronic health record; normative information; European Directive R95/48; personal data processing; Recommendation R87(6); penal code; professional secrecy; medical code of conduct; professional ethics; patient records; responsibilities; computerised records; certified **authorised** users; timed recording; record consultations; digital signature; data integrity

Class Codes: C7140 (Medical administration); C6130S (Data security); C0230 (Economic, social and political aspects of computing)

Copyright 2000, IEE

12/5/2 (Item 2 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#) [SCIENCEDIRECT](#)

INSPEC

(c) 2006 Institution of Electrical Engineers. All rights reserved.

06762241 **INSPEC Abstract Number:** B9801-6120B-016, C9801-6130S-012

Title: Digital signature with a subliminal channel

Author Harn, L.; Gong, G.

Author Affiliation: Dept. of Comput. Networking, Missouri Univ., Kansas City, MO, USA

Journal: IEE Proceedings-Computers and Digital Techniques vol.144, no.6 p. 387-9

Publisher: IEE ,

Publication Date: Nov. 1997 **Country of Publication:** UK

CODEN: ICDTEA **ISSN:** 1350-2387

SICI: 1350-2387(199711)144:6L:387:DSWS;1-Z

Material Identity Number: B492-97006

U.S. Copyright Clearance Center Code: 1350-2387/97/\$10.00

Language: English **Document Type:** Journal Paper (JP)

Treatment: Theoretical (T)

Abstract: A subliminal channel is a covert communication channel to send a message to an **authorised** receiver; this message cannot be discovered by any unauthorised receiver. There are some applications that can take advantage of this by hiding secret messages in this subliminal channel. For example, a credit card provider can hide the card holder's credit history and credit limit in a digital signature for an **issued** credit card. G.J. Simmons (1985) found that El Gamal-type digital signature schemes can be easily used to establish a subliminal channel owing to their low information rate. Simmons also found (1993) that in all broadband subliminal channels devised thus far the receiver needs to know the transmitter's **secret** signing key; subliminal channels that do not require the transmitter to entrust its **secret** key to the subliminal receiver are generally narrowband. This limits the practical usefulness of the subliminal channel. The paper shows how to construct a digital signature scheme with a broadband subliminal channel that does not require the subliminal receiver to share the transmitter's **secret** signing key. The subliminal channel can be constructed in either the p-channel or the q-channel, where p and q are two large primes as used in the RSA scheme. To any outsider, forging a legitimate signature requires solving both the factoring problem and the discrete logarithm problem. Implementation of the signature scheme based on the Lucas function is proposed to achieve greater efficiency. (7 Refs)

Subfile: B C

Descriptors: broadband networks; credit transactions; cryptography; telecommunication channels

Identifiers: digital signature; broadband subliminal channel; covert communication channel; **authorised** receiver; secret message hiding; credit card; credit history; credit limit; El Gamal-type schemes; information rate; p-channel; transmitter's **secret** signing key; q-channel; large prime numbers; signature forgery; factoring problem; discrete logarithm problem; Lucas function; efficiency

Class Codes: B6120B (Codes); B6110 (Information theory); C6130S (Data security)

Copyright 1997, IEE

12/5/3 (Item 3 from file: 2) **Links**

Fulltext available through: [USPTO Full Text Retrieval Options](#) [SCIENCEDIRECT](#) [ProQuest](#)

INSPEC

(c) 2006 Institution of Electrical Engineers. All rights reserved.

06754571

Title: Is off-line debit about to derail?

Author O'Sullivan, O.

Journal: ABA Banking Journal vol.89, no.9 p. 66, 68, 70
Publisher: Simmons-Boardman Publishing for American Bankers Assoc ,
Publication Date: Sept. 1997 **Country of Publication:** USA
CODEN: ABAJD5 **ISSN:** 0194-5947
SICI: 0194-5947(199709)89:9L:66:LDAD;1-H
Material Identity Number: B557-97010

Language: English **Document Type:** Journal Paper (JP)

Treatment: Practical (P)

Abstract: Off-line debit card transactions (where the ATM card is used without the user entering his **personal identification number**) have just outstripped **on-line** debit **card** transactions at the point-of-sale (POS), according to Deluxe Electronic Processing Systems, a Milwaukee-based transaction processor. 60% to 65% of Deluxe's debit transactions are now off-line. One reason why off-line transactions are more prevalent is that they can be conducted in more places. An off-line transaction uses the same card-readers and networks as a credit-card transaction, meaning off-line debit cards are accepted wherever credit cards are accepted. For **on-line** debit **card** transactions, however, the **merchant** needs a different card terminal and must make special arrangements with his bank and a debit network. (0 Refs)

Subfile: D

Descriptors: debit transactions; point of sale systems

Identifiers: off-line debit card transactions; card terminal; Deluxe Electronic Processing Systems

Class Codes: D2140 (Marketing, retailing and distribution); D2050E (Banking)

Copyright 1997, IEE

12/5/4 (Item 4 from file: 2) [Links](#)

Fulltext available through: [Institute of Electrical and Electronics Engineers](#) [USPTO Full Text Retrieval](#)
[Options](#) [SCIENCEDIRECT](#)

INSPEC

(c) 2006 Institution of Electrical Engineers. All rights reserved.

06504020 **INSPEC Abstract Number:** B9704-6120B-006, C9704-7120-008

Title: Locking the e-safe

Author Baldwin, R.W.; Chang, C.V.

Author Affiliation: RSA Data Security Inc., Redwood City, CA, USA

Journal: IEEE Spectrum vol.34, no.2 p. 40-6

Publisher: IEEE ,

Publication Date: Feb. 1997 **Country of Publication:** USA

CODEN: IEESAM **ISSN:** 0018-9235

SICI: 0018-9235(199702)34:2L:40:LS;1-A

Material Identity Number: I094-97002

U.S. Copyright Clearance Center Code: 0018-9235/97/\$10.00

Language: English **Document Type:** Journal Paper (JP)

Treatment: Practical (P)

Abstract: A variety of cryptographic techniques are being used to minimize threats to electronic financial transactions. The explosion of the Internet has permitted even small **merchants** to sell goods and services to a worldwide market, yet it has also exposed them to the depredations of a large pool of attackers whose motives range from greed to boredom. Fear of these risks has created a demand for security features built directly into electronic

commerce systems. The good news is that existing security mechanisms can be combined to minimize a wide range of threats to electronic commerce. Security isn't the only problem. European banks will soon have **electronic** stored value **cards** that are as good as cash. Forgetting the **password** for a stored value card could be as troublesome as losing a wallet. The mechanisms used to solve security problems can be divided into four areas-privacy, authentication, integrity, and scalability-though a single mechanism can often mitigate more than one kind of problem. The cornerstone of all privacy mechanisms is encryption. An encryption algorithm transforms a plaintext message into an unreadable ciphertext using a key. The correct key can reverse the process, permitting anyone who knows it to get the plaintext message. (0 Refs)

Subfile: B C

Descriptors: data integrity; data privacy; financial data processing; message authentication; public key cryptography

Identifiers: e-safe; cryptographic techniques; electronic financial transactions; Internet; worldwide market; security features; electronic commerce systems; security mechanisms; European banks; **electronic** stored value **cards**; privacy; authentication; integrity; scalability; encryption algorithm; plaintext message; unreadable ciphertext

Class Codes: B6120B (Codes); C7120 (Financial computing); C6130S (Data security); C0230 (Economic, social and political aspects of computing); C0310D (Computer installation management)

Copyright 1997, IEE

12/5/5 (Item 5 from file: 2) **Links**

INSPEC

(c) 2006 Institution of Electrical Engineers. All rights reserved.

06485476 **INSPEC Abstract Number:** C9703-7120-012

Title: On the design of secure electronic payment schemes for Internet

Author Varadharajan, V.; Yi Mu

Conference Title: Proceedings. 12th Annual Computer Security Applications Conference p. 78-87

Publisher: IEEE Comput. Soc. Press, Los Alamitos, CA, USA

Publication Date: 1996 **Country of Publication:** USA xx+249 pp.

ISBN: 0 8186 7606 X **Material Identity Number:** XX97-00084

U.S. Copyright Clearance Center Code: 1063-9527/96/\$5.00

Conference Title: Proceedings 12th Annual Computer Security Applications Conference

Conference Sponsor: Applied Comput. Security Associates; ACM SIGSAC

Conference Date: 9-13 Dec. 1996 **Conference Location:** San Diego, CA, USA

Language: English **Document Type:** Conference Paper (PA)

Treatment: Practical (P)

Abstract: Considers the design of secure **electronic** credit card based payment schemes for the Internet, and reveals some of the issues that have not been adequately addressed in the proposed protocols to date. This paper proposes additional mechanisms that need to be incorporated as part of the design phase of the scheme to deal efficiently with the disputes that can arise. The design methods described in this paper are applicable to a range of protocols, including iKP (Internet Kaufmannisch Protokoll), STT (Secure Transaction Technology) and SEPP (Secure Electronic Payment Protocol). Based on this discussion, the paper goes on to propose an improved payment scheme and protocol. The new protocol, referred to as the permission-based payment (PBP) protocol, provides a fair treatment of both the client and the **merchant** involved in the transaction. It separates the **purchase** request phase from the payment phase, thereby increasing the ability to handle certain class of disputes more efficiently. It removes the need to store the **secret private key** at the client's machine or the need for a smart card device. This is important as one cannot assume that all the clients connected to the **Internet** have smart **card** readers attached to

them. The new protocol makes simpler assumptions about the environment, thereby making the scheme practical for securing commercial **electronic credit card** transactions. (12 Refs)

Subfile: C

Descriptors: business data processing; EFTS; Internet; protocols; security of data

Identifiers: secure electronic payment schemes; Internet; commercial **electronic credit card** transactions; iKP; STT; SEPP; permission-based payment protocol; PBP protocol; **purchase** request phase; payment phase; disputes; **secret private key**

Class Codes: C7120 (Financial computing); C5620W (Other computer networks); C6150N (Distributed systems software); C5640 (Protocols); C6130S (Data security); C7180 (Retailing and distribution computing); C6130E (Data interchange)

Copyright 1997, IEE

12/5/6 (Item 6 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#) [SCIENCEDIRECT](#)

INSPEC

(c) 2006 Institution of Electrical Engineers. All rights reserved.

05702400 **INSPEC Abstract Number:** B9408-1265D-013, C9408-5320G-010

Title: Smart cards with built-in microprocessors: partition into virtual cards

Author Brenner, R.

Journal: Elektronik vol.43, no.9 p. 38-44

Publication Date: 3 May 1994 **Country of Publication:** West Germany

CODEN: EKRKAR **ISSN:** 0013-5658

Language: German **Document Type:** Journal Paper (JP)

Treatment: Practical (P)

Abstract: Description of the OSCAR (Open Smart Card Access Routine) smart card, which can be divided theoretically into up to 256 separate **virtual cards** by means of programming software, and into 4 cards in practice. A card reader is illustrated. The card contains an 8-bit CPU and 8 KByte of EEPROM and meets ISO 7810 standards. The card is available as a development card, as a trial card for system test purposes, or as a live card. Multiple **password** protection is offered. A listing of the 24 OSCAR command set, as well as of error messages, is presented. The card can also be used to **store** picture data at 88*110 pixels with 16 grey scales. Advantages over magnetic cards are stated. (0 Refs)

Subfile: B C

Descriptors: EPROM; microprocessor chips; smart cards

Identifiers: multiple **password** protection; built-in microprocessors; **virtual cards**; OSCAR; Open Smart Card Access Routine; programming software; card reader; EEPROM; ISO 7810 standards; development card; system test purposes; live card; OSCAR command set; error messages; picture data; grey scales; 8 kB

Class Codes: B1265D (Memory circuits); B1265F (Microprocessors and microcomputers); C5320G (Semiconductor storage); C7120 (Finance)

Numerical Indexing: memory size 8.2E+03 Byte

12/5/7 (Item 7 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#) [SCIENCEDIRECT](#) [ProQuest](#)

INSPEC

(c) 2006 Institution of Electrical Engineers. All rights reserved.
05691596

Title: Debit frenzy? Not quite, but getting there (debit card management)

Author Arend, M.

Journal: ABA Banking Journal vol.86, no.4 p. 57-8, 61

Publication Date: April 1994 **Country of Publication:** USA

CODEN: ABAJD5 **ISSN:** 0194-5947

Language: English **Document Type:** Journal Paper (JP)

Treatment: Practical (P)

Abstract: Most debit card activity in the US is taking place at such "traditional" debit **merchant** locations as supermarkets and national gasoline **retailers**. But that's about to change. Debit cards, known variously as: check replacement cards or plastic checks, come in two basic forms. **Online** debit **cards** act like an extension of the basic ATM card. **Purchases** made with these cards require an online terminal on which the customer enters his or her **personal** identification **number**. If the **purchase** is **authorized**, the amount is debited from the customer's transaction account-usually immediately. Some banks, as well as both Visa and MasterCard, offer offline debit card products. These require a customer's signature, not a **PIN**. In this case, the customer's checking account is debited one or more days after the transaction. Aside from their ownership of the national and regional transaction networks, does it really matter to most banks whether or not POS debit transaction volume lives or dies? It should, for two reasons. First, there is significant income **associated** with making debit- **payment** options available to retail bank customers. Second, it makes competitive sense to offer customers a variety of optional uses for their ATM card. More networks are establishing policies that reward the issuer for allowing access to their databases. (0 Refs)

Subfile: D

Descriptors: debit transactions; plastic cards; point of sale systems

Identifiers: debit card activity; US; debit **merchant** locations; check replacement cards; plastic checks; **online** debit **cards**; online terminal; **personal** identification **number**; transaction account; offline debit card products; checking account; regional transaction networks; POS debit transaction volume; debit-payment options; retail bank customers; competitive sense; ATM card

Class Codes: D2050E (Banking); D2140 (Marketing, retailing and distribution)

12/5/8 (Item 8 from file: 2) [Links](#)

INSPEC

(c) 2006 Institution of Electrical Engineers. All rights reserved.
05677272 **INSPEC Abstract Number:** C9407-6130S-007

Title: Authentication method with impersonal token cards

Author Molva, R.; Tsudik, G.

Author Affiliation: EURECOM Inst., Valbonne, France
p. 56-65

Publisher: IEEE Comput. Soc. Press , Los Alamitos, CA, USA

Publication Date: 1993 **Country of Publication:** USA viii+219 pp.

ISBN: 0 8186 3370 0

U.S. Copyright Clearance Center Code: 1063-7109/93/\$3.00

Conference Title: Proceedings of IEEE Symposium on Research in Security and Privacy

Conference Sponsor: IEEE; IACR

Conference Date: 24-26 May 1993 **Conference Location:** Oakland, CA, USA

Language: English **Document Type:** Conference Paper (PA)

Treatment: Practical (P)

Abstract: The authors describe a novel authentication method whereby the fixed relationship between the user and the device is avoided. They present a method whereby the authentication device, which is a token card, is used solely to provide a secure channel between a human user and an authentication server. Since the communication channel is secured by the card, the user can still utilize weak secrets such as **passwords** and **personal identification numbers** for authentication purposes, but, without any risk of exposure. Furthermore, the card's and the user's secrets are mutually independent, i.e., the **card** is impersonal, it can be freely shared by several users. This eliminates the high cost of administration which is typical of existing designs requiring fixed user-device relationship. The method does not require any coupling between the token card and the workstation, which would be difficult to implement on a global scale and retrofit onto existing equipment. (13 Refs)

Subfile: C

Descriptors: **authorisation**; message authentication; smart cards

Identifiers: impersonal token cards; authentication method; secure channel; human user; authentication server; communication channel; **passwords**; **personal identification numbers**

Class Codes: C6130S (Data security)

12/5/9 (Item 9 from file: 2) **Links**

Fulltext available through: [USPTO Full Text Retrieval Options](#) [SCIENCEDIRECT](#)
INSPEC

(c) 2006 Institution of Electrical Engineers. All rights reserved.

04060625 **INSPEC Abstract Number:** D88000594

Title: 1988: year of the debit card

Journal: Bank Systems & Equipment vol.24, no.11 p. 16, 18

Publication Date: Nov. 1987 **Country of Publication:** USA

CODEN: BSEQD6 **ISSN:** 0146-0900

Language: English **Document Type:** Journal Paper (JP)

Treatment: General, Review (G)

Abstract: The American Bankers Association has released guidelines for all facets of **online debit card** usage including physical card characteristics, customer identification, backup and recovery procedures and security. Flexibility of these guidelines is vital to ensuring their adaptation by the largest possible number of **retailers** and financial organisations. The guidelines were structured to be compatible with online ATM network environments. Customers will use a **PIN** format rather than a signature, and if available may select the type of transaction account the funds will be debited from. Data will be encoded in a magnetic stripe on the plastic card just as in ATM card format. (0 Refs)

Subfile: D

Descriptors: EFTS

Identifiers: American Bankers Association; guidelines; **online debit card**; **retailers**; financial organisations; ATM network; **PIN** format; plastic card

Class Codes: D2050E (Banking); D2140 (Marketing, retailing and distribution)

12/5/10 (Item 10 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#) [SCIENCEDIRECT](#) [ProQuest](#)
INSPEC

(c) 2006 Institution of Electrical Engineers. All rights reserved.

03761877 **INSPEC Abstract Number:** D86002879

Title: EFTPOS, Visa's version

Author Jones, D.

Journal: Banking World vol.4, no.9 p. 35-7

Publication Date: Sept. 1986 **Country of Publication:** UK

CODEN: BAWOEX **ISSN:** 0737-6413

Language: English **Document Type:** Journal Paper (JP)

Treatment: General, Review (G); Practical (P)

Abstract: The Visa group's Member Controlled **Authorisation** Service (MCAS), which allows the 'secure' off-line **authorisation** of transactions, is being tested in the UK by Barclaycard. MCAS is intended to reduce fraud, cut communications costs and pave the way towards use of the smart card-without the need for **authorising** every transaction online at the point of sale. The system is built round the little-used track 1 on the magnetic stripe of a credit card. On this track, Visa card issuers can enter five controls: offline card verification value; **online card** verification value; unique authentication value; partial **PIN** value; cardholder risk parameter. MCAS only caters for credit cards. It simply verifies that a card is genuine and **authorises** a transaction; no funds transfer takes place. (0 Refs)

Subfile: D

Descriptors: credit transactions; point of sale systems

Identifiers: EFTPOS; Visa; Member Controlled **Authorisation** Service; Barclaycard; MCAS; verification; credit cards; **authorises** a transaction

Class Codes: D2050E (Banking); D2140 (Marketing, retailing and distribution)

12/5/11 (Item 1 from file: 99) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#) [SCIENCEDIRECT](#)
Wilson Appl. Sci & Tech Abs

(c) 2006 The HW Wilson Co. All rights reserved.

1096112 **H.W. Wilson Record Number:** BAST93028205

Building a general purpose microcomputer-based mechanical measurement system

Ashour, H. A ; Al-Harami, A. A; Rublah, A. A

Experimental Techniques v. 17 (May/June '93) p. 34-7

Document Type: Feature Article **ISSN:** 0732-8818 **Language:** English **Record Status:** New record

Abstract: A description of the development and utilization of a microcomputer-based data-**acquisition** and analysis system is **given**. Such systems are generally of 2 types: a PC-controlled measurement system that includes several measuring instruments, with the computation and display centralized in the computer; and a PC-based system utilizing a number of **electronic** add-on **cards** for data acquisition and analysis. The system being evaluated consists of a 386SX-20 PC, an add-on card system, a 24-**pin** dot matrix printer, and a set of transducers suitable for the intended application. The acquisition software is a commercially available package and the analysis software is an in-house package. All these components are standard and inexpensive, or can be readily developed. The system

resulted in increased accuracy and decreased data-analysis time, at a reasonably low cost.

Descriptors: Microcomputers--Programming; Measuring instruments--Control; Computer aided testing ;

12/5/12 (Item 1 from file: 474) [Links](#)

New York Times Abs

(c) 2006 The New York Times. All rights reserved.

06802307 **NYT Sequence Number:** 093289940528

SMART MONEY BETTING BIG ON 'DUMB' PHONE CARDS

COLLINS, GLENN

New York Times , Col. 2 , Pg. 1 , Sec. 1

Saturday May 28 1994

Document Type: Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract

Abstract:

Prepaid telephone cards are offering simple prepaid way to make calls for set amount of time; caller rings 800 number on back of card, punches in **personal** identification number, also on card, and then number being called; \$5 card entitles caller to same amount of talking time no matter where one calls; Wendy Brand of Houston, who **bought** card in supermarket, praises convenience and use in emergencies; cards have proliferated since they began as company promotions; photo; Hallmark Cards will attach more than one million to greeting cards (M)

Special Features: Photo

Company Names: HALLMARK CARDS INC

Descriptors: TELEPHONES AND TELECOMMUNICATIONS; NEW MODELS, DESIGN AND PRODUCTS; GREETING CARDS; DEBIT CARDS

Personal Names: BRAND, WENDY; COLLINS, GLENN

12/5/13 (Item 1 from file: 583) [Links](#)

Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rights reserved.

09178733

Celcom-Maybank deal to facilitate payment

MALAYSIA: CELCOM FORGED TIE-UP WITH MAYBANK

Business Times Malaysia (XAR) 20 Oct 1999 p.5

Language: ENGLISH

With the new tie-up forged by mobile service provider Celcom (Malaysia) Sdn Bhd with Mayban Finance Bhd and Malayan Banking Bhd (Maybank), all Celcom Prepaid Mobile subscribers could now recharge their **prepaid cards** at any of the 720 Kawanku automated teller machines (ATMs) available throughout Malaysia. The new service is offered for free to all credit card and Kawanku ATM cardholders of Mayban Finance and Maybank. Subscribers who avail of the new electronic service will get discounts of between 26% and 44% when **purchasing** their network **access recharge code**. Discounts between 5% and 17% will be offered to those **purchasing** their **airtime recharge code** worth RM 200, RM 100 and RM 50 electronically. The new facility is user friendly and features step-by-step instructions. Every successful transaction would produce an ATM transaction receipt on which the 12-digit recharge

code is imprinted. An agreement for the new payment service was forged between the three parties on 19 October 1999.

Company: MAYBANK; MALAYAN BANKING; MAYBAN FINANCE; CELCOM (MALAYSIA)

Product: Cellular Radio Services (4811CR);

Event: Product Design & Development (33); Marketing Procedures (24);

Country: Malaysia (9MAO);

12/5/14 (Item 2 from file: 583) [Links](#)

Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rights reserved.

09096140

Citibank issues prepaid disposable travelers card

INDONESIA: DISPOSABLE PREPAID CARD BY CITIBANK

Jakarta Post (XAK) 16 Apr 1999 p. 3

Language: INDONESIAN

The disposable travellers **prepaid card** known as Citibank Visa Travel Money has been launched by Citibank in Indonesia on 15 April 1999. The card, which works like an ATM card, can be **bought** by non Citibank customers. It has value ranging between US\$ 400 to US\$ 10,000. Each user can **buy** up to 8 extra cards. User will be given individual **personal identification number**. It allows users to make cash withdrawal in currency of their destination at any Visa ATM machines.

Company: CITIBANK; VISA

Product: Nonbank Credit Card Firms (6141);

Event: Product Design & Development (33);

Country: Indonesia (9INO);

12/5/15 (Item 3 from file: 583) [Links](#)

Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rights reserved.

06611405

KTNET launches Internet phone service

SOUTH KOREA: INTERNET PHONE SERVICE BY KTNET

The Korea Herald (XBF) 06 Apr 1998 P.10

Language: ENGLISH

South Korea's KTNET, an EDI (electronic data interchange) service provider for trading firms, has released an Internet international phone service, the SAVphone, to 250 countries. The new service is much cheaper than normal services carrying calls through the public switched telephone network (PSTN). SAVphone rates for a one-minute call are WON 350 for America, WON 700 for Canada, WON 490 for Japan, WON 550 for England, WON 650 for

Germany, WON 520 for Hong Kong and WON 540 for Singapore. It requires users to **buy prepaid cards** or calling cards. Users will have to dial the **access number** first in order to make a call. Corporate clients can use the service more conveniently as they will be linked with KTNET through dedicated lines and can make calls in the same way as normal services.

Company: INTERNET; KTNET

Product: Telecommunications (4810);

Event: Commodity & Service Prices (72); Plant/Facilities/Equipment (44);

Country: South Korea (9SOK);

12/5/16 (Item 4 from file: 583) [Links](#)

Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rights reserved.

06603354

Mobile Internet phone service

SOUTH KOREA: SHINSEGI/INET TO DEBUT NEW SERVICE

The Korea Herald (XBF) 19 Mar 1998 P.10

Language: ENGLISH

South Korea's Shinsegi Telecomm and Inet, the nation's biggest Internet service provider, will jointly release the global first mobile Internet phone service on 23 March 1998. Inet has recently started to carry international voice calls on its dedicated Internet Protocol networks. The service enables users of Shinsegi's cellular service to make low-cost international calls using Inet's Internet networks. It provides the cheapest rates for international calls available in South Korea. The rates are the same as those Inet receives from wired users of its Internet telephony service, meaning that Shinsegi does not impose any extra fee on its subscribers for the new service. The service is also more convenient than other Internet telephony services. While other services need users to **buy a prepaid** calling **card** and press over 20 buttons to make an international call, the new service does not need a calling card and users can access the service by just dialling Inet's **access code**. The rest is the same as making calls with normal international call services.

Company: INTERNET; INET; SHINSEGI TELECOMM

Product: Cellular Radio Services (4811CR); Telecommunications (4810); Computers & Auxiliary Equip (3573); Communications Eqp ex Tel (3662);

Event: Plant/Facilities/Equipment (44); Company Formation (14);

Country: South Korea (9SOK);

12/5/17 (Item 5 from file: 583) [Links](#)

Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rights reserved.

06463162

What is e-banking

SINGAPORE: E-BANKING FROM BANKS

IT Singapore (XBC) Apr 1997 P.8

Language: ENGLISH

E-banking is defined as a method for businesses to conduct banking transactions via their desktop PCs. Presently Standard Chartered Bank and UOB are the only banks offering this service to clients in Singapore. The equipment to operate e-banking includes a 486DX2 66 MHz PC, 16 Mbyte RAM, 80 Mbyte free hard disk space, 14.4 bps modem, telephone line, e-banking smart **card**, reader and **PIN**. A variety of transactions like products and services data, trade transactions, rates enquiries and account management can be performed. Clients like sole proprietor, partnerships, private companies and societies can all apply to any banks offering e-banking services. Transactions performed via e-banking are checked for validity and then approved and signed by **authorised** personnel before being released via modem to the bank.

Company: UOB; STANDARD CHARTERED BANK

Product: Cash Dispensers/ATM Systems (3573CD); Electronic Banking Svcs (6005); Banking Institutions (6010); Communications Eqp ex Tel (3662);

Event: Product Design & Development (33);

Country: Singapore (9SIN);

12/5/18 (Item 6 from file: 583) [Links](#)

Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rights reserved.

06445877

CSL'S Netvigator

HONG KONG: IMS' NETCARD

HK Economic Times (XKH) 19 Mar 1997 P.F5

Language: CHINESE

Hongkong Telecom IMS is offering 'netcard', the first **Internet card** in the territory. One set, three designs netcard is priced at HK\$388. Each card has **passwords** and contain 10 hours Internet access time. The designs are based on a coming movie and IMS only issues 8,000 sets. Before 21 March 1997, netcard can be **purchased** by mail. Customers can also **purchase** at HongKong Telecom CSL outlets, YY shops beginning 27 March. *

Company: NETCARD; HONGKONG TELECOM; YY; CSL; IMS

Event: Marketing Procedures (24);

Country: Hong Kong (9HON);

12/5/19 (Item 7 from file: 583) [Links](#)

Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rights reserved.

06393173

Banesto quiere convertir su tarjeta Virtu@lCash en 'la 4B de Internet'

SPAIN: BANESTO LAUNCHES CARD FOR INTERNET

Cinco Dias (CDS) 15 Nov 1996 p.8

Language: SPANISH

Spanish bank Banesto is preparing to launch its 'Virtu@lCash' debit card for use on the ***Internet**. The new **card** can only be used by clients of Banesto, and it carries a **secret code** with which to **purchase** items. The aim of Banesto is to increase its number of clients and give off an image of being up-to-date with regard to **Internet** technology. The **card** will not compete with Mastercard or Visa, but with the 4B card in Spain. *

Company: INTERNET; BANESTO; 4B; VISA; MASTERCARD

Product: Debit Card Svcs (6020DC); Computers & Auxiliary Equip (3573); Communications Eqp ex Tel (3662);

Event: Product Design & Development (33);

Country: Spain (4SPA);

12/5/20 (Item 8 from file: 583) [Links](#)

Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rights reserved.

06337208

Bahn f.hrt Elektronik-Fahrschein ein

GERMANY: DEUTSCHE BAHN TESTS ELECTRONIC TICKET

Berliner Zeitung (XGF) 09 Jul 1996 p.9

Language: GERMAN

Deutsche Bahn AG, the German railway company, is currently testing "Pay-Card", the predecessor of an **electronic** smart **card**, in the Rhine-Main area. From 1999, this card is to replace paper tickets. Railway customers can **store** cash on Pay-Card at special automated machines. Plans provide that the final smart card version can be programmed with the destination, travelling time and seat reservation at automated machines or on the PC at home. The accounting system has not yet been fixed. Solutions might include direct debiting of the ticket price from the customer's account via a **secret number**. The train staff would devalue the smart card with a special reading device.

Company: DEUTSCHE BAHN

Product: Debit Card Svcs (6020DC); Nonbank Credit Card Firms (6141); Smart Cards (3078SC); Electronic Point of Sale Systems (3573EP); Electronic Banking Svcs (6005); Rail Passenger Transport (4011); Rail Transport (4010);

Event: Research & Development Activity (45); General Management Services (26);

Country: Germany (4GER);

12/5/21 (Item 9 from file: 583) [Links](#)

Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rights reserved.

06223686

HSBC to launch smart cash card

SINGAPORE: HSBC UNVEILS STORE VALUE CASH CARD

Business Times (XBA) 6 November 1995 P. 3

Language: ENGLISH

Hong Kong and Shanghai Banking Corp (HSBC) Singapore aims to launch its **store value cash card** globally. This plastic smart card which incorporates a microchip for storing electronic cash is unlike a credit card which provides local solution. In fact, it utilises the Mondex electronic-purse system which provides international solution. The Mondex card does not require any **authorisation, personal identification number** or signature at the point of sale. The microchip is "charged" with money either through using telephone lines or special cash dispensers to access a bank account. It has an advantage in that it can be "locked" when not in use. It can be used at parking lots, vending machines and corner **store** unlike other **card** systems. HSBC aims to sell this system to banks and to attract **retailers** to utilise this card system. In 1994, the total retail spending in Singapore stood at S\$ 30 bn, of which S\$ 3.5 bn was charged through credit cards and less than S\$ 2 bn was linked with Nets. According to HSBC, it hopes to achieve a 5% market share of the remaining cash market. The Mondex system was pioneered in the UK by Midland Bank and the National Westminster together with British Telecommunications.

Company: BRITISH TELECOMMUNICATIONS; NATL WESTMINSTER; MIDLAND BANK; HSBC; HONG KONG & SHANGHAI BANKING

Product: Debit Card Svcs (6020DC); Nonbank Credit Card Firms (6141); Smart Cards (3078SC); Retail Banking Services (6006); Clearing Banks (6010CB); Retail Trade (5200);

Event: Plant/Facilities/Equipment (44); Marketing Procedures (24);

Country: Singapore (9SIN);

12/5/22 (Item 10 from file: 583) [Links](#)

Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rights reserved.

06220415

'Chipknip' popular, says bank

NETHERLANDS: NEW PAYMENT CARD INTRODUCED

Financieel Dagblad (HFD) 26 Oct 1995 p.10

Language: ENGLISH

A new **electronic** payment **card** called 'chipknip', which is usable at over 800 payment machines, has been launched in the Netherlands. Demand for the card is predicted to be around 20,000-30,000 in the town where it has been first introduced, Arnhem, according to the Dutch banking organisation, Interpay. **Retailers**, however, are less happy with the card and are having to **buy** new **payment** machines **given** that no machine can handle both **PIN**-cards and the new card. They also complain about technical flaws and higher transaction costs. **PIN** codes are not needed to use the card and bank dispensing machines can be used to add money credits to the card.

Company: INTERPAY

Product: Debit Card Svcs (6020DC); Nonbank Credit Card Firms (6141); Smart Cards (3078SC);

Event: Product Design & Development (33);

Country: Netherlands (4NET);

12/5/23 (Item 11 from file: 583) [Links](#)

Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rights reserved.

06087183

Bahncard als Visa-Karte ab 1. Juli 1995

GERMANY: DEUTSCHE BAHN AND CITIBANK COOPERATE

Frankfurter Allgemeine Zeitung (FA) 08 Dec 1994 p.21

Language: GERMAN

From 1 July 1995, Bahncard issued by German railway company Deutsche Bahn is also to be available in a Visa card version. Three Bahncard versions, all to bear a photograph of the holder, will then be on the market. 1. A Bahncard version for the **purchase** of reduced-price railway tickets only as already available, 2. a Bahncard version added the function of a Visa credit card, and 3. a Bahncard equipped with the function of a Visa **electronic card**, which allows the use of the card excluding the credit function based on the card account held with Citibank. Cooperation partner for Deutsche Bahn is German Citibank which is hoping the **number** of **private** customers to rise from 2.5mn to 4.2mn. From July 1995, Deutsche Bahn wants to equip 750 railway stations with electronic terminals for cashless **purchasing** of railway tickets with Bahncard. Also, 6,000 train staff will be equipped with portable terminals from April 1995. Deutsche Bahn is hoping the new cards to clearly stimulate Bahncard turnover. 1994 saw turnover at DM 1.8bn, up from DM 1.290bn in 1993, of which DM 390mn accounted for by Bahncard itself and DM 900mn by ticket sales.

Company: DEUTSCHE BAHN; CITIBANK DEUTSCHLAND; VISA

Product: Vending Machines (3581); Food & Drink Vending Services (5962); Credit Card Services (6020CC); Nonbank Credit Card Firms (6141); Consumer Finance Institutions (6140); Banking Institutions (6010); Rail Passenger Transport (4011); Rail Transport (4010);

Event: Sales & Consumption (65); Planning & Information (22); Company Formation (14);

Country: Germany (4GER);

12/5/24 (Item 12 from file: 583) [Links](#)

Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rights reserved.

06085227

Firm gets credit for taking the stress out of card theft

HONGKONG: CARD GUARD HELPS CREDIT CARD LOSERS

South China Morning Post (XKT) 04 Dec 1994 M p.13

Language: ENGLISH

Card Guard, a new company launched in Hong Kong last month, has linked up with the territory's 39 card-issuing banks and the police Crime Prevention Bureau, and offers the first 24-hour credit card loss reporting service in Asia. The holders pay HKD 200 a year to register their card details which are stored on a specially designed computer

programme with built-in security and **password** controls. This allows to notify the issuer and cancel the card within four minutes after reporting the loss. The service also covers department **store cards**, oil company cards and driver's licences. The company has also opened offices in Australia, Singapore and Japan. *

Company: CARD GUARD

Product: Banking Institutions (6010);

Event: Company Formation (12); Company Formation (14);

Country: Hong Kong (9HON);

12/5/25 (Item 13 from file: 583) [Links](#)

Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rights reserved.

05488061

LIGHT UP THE NIGHT

FRANCE - EDF INTRODUCES NEW ELECTRICITY PAYMENT SYSTEM

Wall Street Journal Europe (WSJ) 9 December 1992 p1

Electricite de France, electricity company, has introduced a new payment system for electricity bills. Customers can **buy** a rechargeable **electronic card** to put into the electricity meter, which deducts units from it as power is used. The company has also introduced a telephone payment system, whereby the customer phones a number and gives a **secret code**, which **authorises** the deduction of the bill from a bank account.

Company: ELECTRICITE DE FRANCE

Product: Electricity Sales (4913);

Event: PRODUCT PRICING (34);

Country: France (4FRA); Northern Europe (414); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

12/5/26 (Item 14 from file: 583) [Links](#)

Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rights reserved.

04646357

Smart card has the final say

UK - SMART CARD CAN STORE VOICE IMPRESSIONS

Banking Technology (BTY) 0 November 1991 p55

ISSN: 0266-0865

Olivetti Systems & Networks has developed a smart card capable of storing voice impressions which it claims is an important breakthrough in access security. The company believes that the new system will be particularly suitable for preventing fraud in such electronic data interchange applications as cheque **authorisation**. The chip within the smart card stores three recordings of each card holder, taken when the card is **issued**. The **card** holder will have to

repeat the words recorded onto the card in order to gain access to the PC. The card will probably be used in conjunction with other security measures, for example **passwords**.

Company: OLIVETTI SYSTEMS & NETWORKS

Product: Smart Cards (3078SC); Computer & Data Security Software (7372CD); CAD/CAM Mechanical Software (COSW);

Event: NEW PRODUCT LAUNCH (33);

Country: United Kingdom (4UK); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);

Set	Items	Description
S1	81802	S (VIRTUAL OR CYBER OR ONLINE OR ON()LINE OR INTERNET OR ELECTRONIC OR E OR GIFT OR GIFTS OR STORE OR MERCHANDI? OR PREPAID OR ISSUED)(1W)(CERTIFICATE? ? OR CARD OR CARDS OR COUPON? OR VOUCHER?) OR GIFTCARD? ? OR STORECARD? ?
S2	303465	S (PRIVATE OR PERSONAL OR SECRET OR SECURITY OR ACCESS)(1N)(IDENTIFIER? ? OR ID OR IDS OR KEY OR KEYS OR CODE? OR NUMBER? ?) OR PASSWORD? OR PASSPHRASE? OR PASS()(WORD? OR PHRASE?) OR PIN
S3	1776	S S1(S)S2
S4	219098	S (ASSIGN??? OR ESTABLISH??? OR DEFINE? ? OR DEFINING OR ASSOCIAT??? OR CREAT??? OR GENERAT??? OR GIVE OR GIVEN OR CONFER??? OR CONVEY? OR RENDER?)(4N)(ACQUISITION OR ACQUIR??? OR OBTAIN??? OR PURCHAS??? OR BUY OR BUYS OR BOUGHT OR PAYS OR PAYMENT)
S5	76	S S3(4S)S4
S6	113	S S1(2S)S2(4S)S4
S7	9	S S6 NOT PY>1999
S8	9	RD (unique items)

; show files

[File 20] Dialog Global Reporter 1997-2006/Nov 27

(c) 2006 Dialog. All rights reserved.

8/3,K/1 Links

Dialog Global Reporter

(c) 2006 Dialog. All rights reserved.

08504344 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Tools for creating online storefronts

I-Mei Low

NEW STRAITS TIMES (MALAYSIA)

December 02, 1999

Journal Code: FNST Language: English Record Type: FULLTEXT

Word Count: 760

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...online store products and categories directly from the site. The store manager section is also **password** protected for security.

Users can also check customers' credit card orders directly from the Web...

8/3,K/2 Links

Dialog Global Reporter

(c) 2006 Dialog. All rights reserved.

08391671 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Online Sales to Soar for Holiday, Research Firms Predict

Jerri Stroud

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (ST. LOUIS POST-DISPATCH - MISSOURI)

November 25, 1999

Journal Code: KSLP Language: English Record Type: FULLTEXT

Word Count: 1002

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...minute shopping -- unless you're interested in giving the ultimate virtual gift -- a Web-based **gift certificate**.

8/3,K/3 Links

Dialog Global Reporter

(c) 2006 Dialog. All rights reserved.

08254901 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Identix Introduces the First Authenticated Certificate -- The Next Level of Identity Protection for Internet Security and Secure E-Business

BUSINESS WIRE

November 16, 1999

Journal Code: WBWE Language: English Record Type: FULLTEXT

Word Count: 1088

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...by a human fingerprint.

"With user authentication applied in every transaction, the Authenticated Certificate should **generate** more credit card **purchasing** over the Internet while protecting individual cardholders and banks in the process," said Joel Lisker...

...secure users, fraud and identity impersonation can still easily occur. Information in the form of **passwords**, PINs and cards can be guessed, stolen and duplicated enabling unauthorized users to break down...

8/3,K/4 Links

Dialog Global Reporter

(c) 2006 Dialog. All rights reserved.

07402599 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Deskphone.com Delivers 3.9 Cents Long Distance Via The Web

PR NEWSWIRE

September 24, 1999

Journal Code: WPRW **Language:** English **Record Type:** FULLTEXT

Word Count: 478

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...and giving them a PIN number. As a matter of additional security, a password is **assigned** by the **purchaser**, which is known only by the purchaser and user of the time.

"Purchasing things on...

8/3,K/5 Links

Dialog Global Reporter

(c) 2006 Dialog. All rights reserved.

05804410

Thieves 'clone' bank cards

Nigel Burton

NORTHERN ECHO , p 01

June 05, 1999

Journal Code: FTNE **Language:** English **Record Type:** FULLTEXT

Word Count: 490

...HSBC customers have all been victims of the rip-off. Richard Tyson-Davies of the **Association** for **Payment** and Clearing

Services, which administers the UK cash machine network, admitted: "We don't know..."

8/3,K/6 Links

Dialog Global Reporter

(c) 2006 Dialog. All rights reserved.

05803700

Five arrested in national cloned cash-cards scam

Nigel Burton

NORTHERN ECHO , p 03

June 11, 1999

Journal Code: FTNE Language: English Record Type: FULLTEXT

Word Count: 340

...people have been arrested. An inquiry is continuing and officers are liaising closely with the **Association for Payment and Clearing Services**, which administers the UK's cash machines network." West Yorkshire police confirmed...

8/3,K/7 Links

Dialog Global Reporter

(c) 2006 Dialog. All rights reserved.

05113264 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Hypercom Helps IP Telephony Carriers Cut Time-To-Market with First Turnkey Business and Technology Solution

BUSINESS WIRE

April 27, 1999

Journal Code: WBWE Language: English Record Type: FULLTEXT

Word Count: 1275

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...of payments and account balances and more.

Marketing/Business Partner: In working with Hypercom, New-generation carriers instantly **acquire** a global business partner that can help extend marketing reach, local presence and financing in...

8/3,K/8 Links

Dialog Global Reporter

(c) 2006 Dialog. All rights reserved.

04812582 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Glitches Of The Week: Secret Greeting Not So Secret

NEWSBYTES

March 30, 1999

Journal Code: FNEW Language: English Record Type: FULLTEXT

Word Count: 311

...create and purchase personal electronic greeting cards. The recipient receives an e-mail containing a **password** and a Web site address where they can privately view the card. But a file...

8/3,K/9 Links

Dialog Global Reporter

(c) 2006 Dialog. All rights reserved.

04386112 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Smart Cards: Silicon in Your Pocket

COMPUTERS TODAY , p 84

February 28, 1998

Journal Code: WCOT Language: English Record Type: FULLTEXT

Word Count: 2187

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...of areas: healthcare, telecommunications, transit, and financial services. Besides being the core of a secure **payment** for goods or services **rendered**, **access keys** to buildings or networks and information storage, smart card use is also being expanded to ...

...card available in the denomination of Rs 500, 200 and 100, and using the unique **password** in the card you can dial any local, STD or ISD number. It requires no insertion of the card, the **access code** does the trick and connects you to the MTNL network automatically.

New Tenor of Money...

7402599/9 Links

Dialog Global Reporter

(c) 2006 Dialog. All rights reserved.

07402599 (THIS IS THE FULLTEXT)

Deskphone.com Delivers 3.9 Cents Long Distance Via The Web

PR NEWSWIRE

September 24, 1999

Journal Code: WPRW Language: English Record Type: FULLTEXT

Word Count: 478

TULSA, Okla., Sept. 24 /PRNewswire/ -- Are you tired of trying to remember which calling plan offers the lowest rate -- at a certain time of day, for calls over a specific amount of time, and only on a predetermined day of the week? Does it seem like your calling card always runs out at the most inconvenient time? Is your wallet stuffed full of plastic cards to carry around?

A new company is using the web to take the hassle out of buying long distance. Deskphone.com launched its Internet site this month delivering fast, easy and inexpensive -- 3.9 cents per minute -- electronic prepaid phone time straight to your computer.

"Deskphone.com is the newest, fastest and cheapest way to purchase prepaid long distance," Deskphone Principal Bill Elmore said. "The site provides prepaid phone time online, at the most competitive rate available. Plus, it's accessible 24 hours a day, seven days a week, from your home or office."

Elmore claims there's no need to wait until a certain day or time to make all your phone calls. And, he says, you don't have to go searching for a card at convenience stores or vending machines or waiting for it to arrive in the mail.

"With Deskphone, all you need is Internet access," he said. "If you can get e-mail, you can get inexpensive prepaid long distance."

When you log on to deskphone.com, it takes only a few minutes to order, pay and collect the phone time directly from your desktop. You can buy it for yourself, e-mail it to someone else, or someone else can buy it and e-mail it to you.

Elmore explained that prepaid long distance is just a series of numbers: a toll-free number to access the long-distance provider, your specific access number and a long-distance PIN (personal identification number) to activate the allotted time.

"Traditionally, these numbers have appeared on plastic cards. Thus the name 'prepaid phone card'. But, frankly, the card is a waste of plastic. You don't need them," he said.

Deskphone eliminates the card. You simply access the deskphone.com site, select the amount of time you wish to purchase and where you'd like it sent, enter your credit card number into their secured site and you're

done. Within minutes, Deskphone sends the recipient an e-mail notifying them their time is ready and giving them a PIN number. As a matter of additional security, a password is assigned by the purchaser, which is known only by the purchaser and user of the time.

"Purchasing things on the Internet should use all the benefits of the Internet; namely, not having to wait for your purchase," Elmore said.

"Deskphone does this -- easily and at a great price. And based on the positive response we've seen so far, it appears people like it that way."

/CONTACT: Karissa Torcom of Deskphone.com, 918-284-3910/ 07:01 EDT

Copyright 1999 PR Newswire. Source: World Reporter (Trade Mark).

Descriptors: Formations; Company News

Country Names/Codes: United States of America (US)

Regions: Americas; North America; Pacific Rim

Set	Items	Description
S1	51606	S (VIRTUAL OR CYBER OR ONLINE OR ON()LINE OR INTERNET OR ELECTRONIC OR E OR GIFT OR GIFTS OR STORE OR MERCHANDI? OR PREPAID OR ISSUED)(1W)(CERTIFICATE? ? OR CARD OR CARDS OR COUPON? OR VOUCHER?) OR GIFTCARD? ? OR STORECARD? ?
S2	201806	S (PRIVATE OR PERSONAL OR SECRET OR SECURITY OR ACCESS)(1N)(IDENTIFIER? ? OR ID OR IDS OR KEY OR KEYS OR CODE? OR NUMBER? ?) OR PASSWORD? OR PASSPHRASE? OR PASS() (WORD? OR PHRASE?) OR PIN
S3	172182	S (ASSIGN??? OR ESTABLISH??? OR DEFINE? ? OR DEFINING OR ASSOCIAT??? OR CREAT??? OR GENERAT??? OR GIVE OR GIVEN OR CONFER??? OR CONVEY? OR RENDER?)(4N)(ACQUISITION OR ACQUIR??? OR OBTAIN??? OR PURCHAS??? OR BUY OR BUYS OR BOUGHT OR PAYS OR PAYMENT)
S4	2065	S S1(2S)S2
S5	65	S S4(4S)S3
S6	25	S S5 NOT PY>1999

; show files

[File 15] **ABI/Inform(R)** 1971-2006/Nov 27

(c) 2006 ProQuest Info&Learning. All rights reserved.

[File 610] **Business Wire** 1999-2006/Nov 27

(c) 2006 Business Wire. All rights reserved.

**File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 810] **Business Wire** 1986-1999/Feb 28

(c) 1999 Business Wire . All rights reserved.

[File 476] **Financial Times Fulltext** 1982-2006/Nov 21

(c) 2006 Financial Times Ltd. All rights reserved.

[File 613] **PR Newswire** 1999-2006/Nov 22

(c) 2006 PR Newswire Association Inc. All rights reserved.

**File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 813] **PR Newswire** 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc. All rights reserved.

[File 634] **San Jose Mercury** Jun 1985-2006/Nov 23

(c) 2006 San Jose Mercury News. All rights reserved.

[File 624] **McGraw-Hill Publications** 1985-2006/Nov 27

(c) 2006 McGraw-Hill Co. Inc. All rights reserved.

**File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

6/3,K/1 (Item 1 from file: 15) [Links](#)

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01862733 05-13725

Instant gratification

Green, Jeffrey

Credit Card Management v12n4 pp: 18-20

Jul 1999

ISSN: 0896-9329 Journal Code: CCM

Word Count: 1298

Text:

...manage their accounts, before issuing them an offline debit card. Though riskier, offline debit cards **generate** considerably greater **acquirer**-paid interchange income for issuers than do proprietary **online** debit **cards** banks typically issue to most of their new customers. **Online** debit **cards** require **personal** identification **numbers** to initiate transactions.

Issuers that are better able to assess their risk are becoming increasingly ...

6/3,K/2 (Item 2 from file: 15) [Links](#)

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01789451 04-40442

The debate for secure E-commerce

Abbott, Shawn

UNIX Review's Performance Computing v17n2 pp: 37-42

Feb 1999

ISSN: 1098-7150 Journal Code: URPC

Word Count: 3171

Text:

...of a specialized cardpayment protocol like SET.

A SET TRANSACTION

With SET, every cardholder is **issued** digital **certificate**. This is stored and encrypted under a **pass phrase** you select as is your **private key**, credit-card number, and other information. This, plus software that talks the SET protocol, compose...

...an order to my Web browser to open my wallet. My wallet asks for my **pass phrase** and exchanges a handshake message with the

server, confirming to me that SuperSoft is authorized...SSL message flow

Although our case study ends here, SET does not. In addition to **payment** authorization, SET **defines** transactions for registration of cardholders, merchants and gateways, purchase requests, and payment capture. SET messages...

6/3,K/3 (Item 3 from file: 15) [Links](#)

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01726578 03-77568

Using payment cards for collection and disbursement

Matz, Deborah L; Murray, J William

TMA Journal v18n6 pp: 104-108

Nov/Dec 1998

ISSN: 1080-1162 Journal Code: JCG

Word Count: 1792

Text:

...how information is gathered to update the appropriate accounting systems.

Because some businesses still must **generate purchase** orders and invoices, modification to processes may be necessary.

Collections - Debit Cards: Debit cards are...

...to understand these differences. With an on line transaction, the seller gets immediate authorization. A **PIN** is required and the seller is assured of collecting funds once the payment is authorized.

With an off line transaction, no **PIN** is required and there is the possibility that the transaction can be returned. It generally...

...the merchant. While the same terminals can be used for both types of transactions, a **PIN** pad is necessary for on-line transactions.

Collection - Smart/Stored Value Cards: Often called the "electronic purse," these cards include smart cards, stored value cards, and **prepaid cards**. They are basically an alternative method of paying for low-dollar transactions. Although they are...

6/3,K/4 (Item 4 from file: 15) [Links](#)

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01699338 03-50328

Good news about card fraud

Lucas, Peter; Rolfe, Richard
Credit Card Management v11n6 pp: 38-45
Sep 1998
ISSN: 0896-9329 Journal Code: CCM
Word Count: 3034
Text:

...cites the case of Switzerland, where 90% of fraud incidence is crossborder, occurring on Swiss-**issued cards** used outside the country.

Because Swiss cardholders are frequent travelers, cross-border fraud tends to...

...border investigation make it more complex and costly to pursue criminals. "One issue is to (**give** incentives to) **acquirers**, including negative incentives, to do something to protect foreign issuers," says Littas. "This means penalties..."

6/3,K/5 (Item 5 from file: 15) Links
ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rights reserved.
01554464 02-05453
Statements to the Congress

Rivlin, Alice M; Meyer, Laurence H
Federal Reserve Bulletin v83n11 pp: 878-887
Nov 1997
ISSN: 0014-9209 Journal Code: FRS
Word Count: 7837
Text:

...current payment instruments (check and ACH) and to evolve strategies for moving to the next **generation** of **payment** methodologies. We look forward to working closely with the Congress as these strategies begin to...

...appreciates this opportunity to comment on issues concerning debit cards that can be used without **security codes** (sometimes referred to as "check cards" or "offline" debit cards). Users of these cards have... the use of a magnetic stripe reader (built into the ATM) and the consumer's **security code**-a **personal** identification **number** (**PIN**). Because of the method of operation, these cards are sometimes characterized as "**online**" debit **cards**. That is, at the time of the transaction, the account number, **PIN**, and account balance are verified; and instructions for the funds transfer are communicated, through the ATM network, to a database at the cardissuing institution.

At first, institutions **issued cards** that could be used only at their own ATMs. Over time, the development of regional...
...other sites by debiting their deposit accounts. At merchant locations requiring the use of a **PIN**, the cards operate as "**online**" debit **cards**. The use of **PIN**-protected cards in these online systems has increased substantially in the United States over the...

6/3,K/6 (Item 6 from file: 15) **Links**

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01389977 00-40964

Riding the off-line wave

Mitchell, Richard

Credit Card Management v9n12 pp: 16-20

Mar 1997

ISSN: 0896-9329 Journal Code: CCM

Word Count: 1333

Text:

...economies and stronger revenues.

Many members are aggressively promoting off-line cards because the products **generate acquirer**-paid interchange fees (the amount of a bank card sale that goes to the card...

...accepted at about 3 million Visa and MasterCard credit card terminals in the United States. **On-line cards** require **personal** identification **numbers**. Less than 1 million terminals with **PIN** pads are situated at retail locations.

The Surcharge Effect At the end of 1996, more...

6/3,K/7 (Item 7 from file: 15) **Links**

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01386565 00-37552

Making payments on the Internet

McAndrews, James J

Business Review (Federal Reserve Bank of Philadelphia) pp: 3-14

Jan/Feb 1997

ISSN: 0007-7011 Journal Code: FRB

Word Count: 5504

Text:

...the transaction and asks the customer to confirm it. Once confirmed, the trusted third party **conveys** the **payment** information through the automated clearing house system (the electronic interbank system that banks use to...

6/3,K/8 (Item 8 from file: 15) **Links**

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01385364 00-36351

Securing the Web

Baker, Steven

UNIX Review v15n3 pp: 23-31

Mar 1997

ISSN: 0742-3136 **Journal Code:** UXR

Word Count: 2681

Text:

...3.0 and IIS 3.0.

The Secure Electronic Payment Protocol (SEPP), sponsored by MasterCard (Purchase, NY) in **association** with IBM, Netscape, CyberCash (Reston, VA), and GTE (Stamford, CT), and ...containing the public key which is used to authenticate the Web server and pass the **private** -session **key** that will be used for encrypting and decrypting client-server communications.

Verisign currently issues free...

...Web browser, which then generates a public key sent to the CA and a corresponding **private key** stored in a **password** -protected client file. Unfortunately, each Web client and server has its own scheme to generate keys, request the certificate, and **store** the **certificate** and the **private key**, so a new certificate must be requested (or purchased) for each product, even if the...

6/3,K/9 (Item 9 from file: 15) **Links**

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01342371 99-91767

Payment security on the Internet

Webb, Susan

TMA Journal v16n6 pp: 12-16

Nov/Dec 1996

ISSN: 1080-1162 **Journal Code:** JCG

Word Count: 1608

Text:

...developing targeted solutions to the specific security challenges that the Internet presents. But this new **generation** of technology for transmitting **payment** instructions is in many ways simply an improvement upon technologies already in use to transmit...

...the Internet as a vehicle for processing payments. The certification authorities will administer the public/**private key** infrastructure upon which the digital signature technology is based, and issue **electronic certificates** to subscribers that serve as virtual passports.

Joining in the effort to secure Internetbased transmissions...

6/3,K/10 (Item 10 from file: 15) **Links**

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01029679 96-79072

In the chips

Marrinan, Michele

Bank Systems & Technology v32n5 pp: 46-50

May 1995

ISSN: 1045-9472 **Journal Code:** BSE

Word Count: 2291

Text:

...cards, doing so will be no small feat. "Today, Citibank could issue a smart card/**electronic** purse **card**, but if you didn't have any place to use it, there were no point...

...of terminals in the United States don't even have a [port] to put a **PIN** pad into."

But Bob Tuttle, director of product marketing for Philips Home Services, of Burlington...

...An upcoming project at the 1996 Summer Olympics in Atlanta represents a major step toward **establishing** a smart card **payment** infrastructure here in the U.S. The first wide-scale implementation scheduled thus far, the...

6/3,K/11 (Item 11 from file: 15) **Links**

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

00849419 94-98811

Debit frenzy? Not quite, but getting there

Arend, Mark

ABA Banking Journal v86n4 pp: 57-61

Apr 1994

ISSN: 0194-5947 Journal Code: BNK

Word Count: 1843

Text:

...transaction volume lives or dies? It should, for two reasons. First, there is significant income **associated** with making debit-**payment** options available to retail bank customers. Second, it makes competitive sense to offer customers a...

6/3,K/12 (Item 12 from file: 15) **Links**

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

00840299 94-89691

Why debit goes unheralded

Higgins, Kevin T

Credit Card Management v6n12 pp: 48-55

Mar 1994

ISSN: 0896-9329 Journal Code: CCM

Word Count: 3287

Text:

...merchants for on-line debit. But, fearful of the kinds of problems some unscrupulous ISOs **created** for credit card **acquirers**, regional electronic banking networks are demanding cash bonds, registration fees, and annual dues from ISOs...

...training seminars represent additional ongoing costs.

Fewer than 1,500 of Cardservice's clients have **PIN** pads, but the company expects rapid deployment. Beginning this month, the pads become part of a turnkey package of bank card, **T&E card**, and check-guarantee service provided to clients. Most of the 2,800 new accounts added...

6/3,K/13 (Item 13 from file: 15) **Links**

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

00729459 93-78680

Dial P for prepaid phone cards

Lucas, Peter
Credit Card Management v6n3 pp: 12-17
Jun 1993
ISSN: 0896-9329 Journal Code: CCM
Word Count: 1296
Text:

...cardholder accesses his account by dialing a toll-free number and entering a 10-digit **PIN** that appears on the card To control fraud, Members Financial will only authorize one call...

...seven markets. The cards, which carry about \$1.80-worth of long-distance service, are **given** away with the **purchase** of a McDonald's so-called extra-value meal. "We are seeing a lot of...travel agency to include prepaid cards in travel packages to the United States.

MINIATURE BILLBOARDS

Prepaid card marketers allow custom designs on the card face. This gives distributors a miniature billboard in...

...of Member Financial Services. He argues the affinity idea would dramatically boost the use of **prepaid cards**. Tooke is negotiating with the National Football League Alumni Association to create a series of...

6/3,K/14 (Item 1 from file: 810) Links
Business Wire
(c) 1999 Business Wire . All rights reserved.
0495967 BW1230

AT & T SUMMER SURVEY : SUMMER VACATIONERS STILL WANT TO KEEP IN TOUCH; Relatives and Friends Rate Higher than Place of Work

June 21, 1995

Byline: Business Editors/Telecommunications Writers

...nearest
phone, dial an 800 number, enter your AT&T Calling Card number with your **personal** identification **number**, and speak the name of the person you're calling. AT&T does the rest. AT&T **PrePaid Card** (sm) -- Imagine you're at a pay phone. You don't have a calling card and the person at the corner store won't **give** you change unless you **buy** something. That's when the AT&T PrePaid Card (sm) comes in handy. The AT&T **PrePaid Card** is a debit card, available at retail

outlets and in a variety of denominations, that can be used from any phone through an 800 **access number**. Simply dial the card number and the proper amount is debited from your card. The...

6/3,K/15 (Item 1 from file: 476) [Links](#)

Financial Times Fulltext

(c) 2006 Financial Times Ltd. All rights reserved.

0008565806 B0GJBACAA9FT

Survey - FT IT: Smartcards: a technology whose time has come: There is an explosion of interest in powerful new smartcards which can store cash and financial records, function as a loyalty card or travel card, keep personal medical data, and provide a secure 'electronic identity', report Paul Taylor in London and Tom Foremski in San Francisco

TOM FOREMSKI and PAUL TAYLOR

Financial Times , Survey London Edition 1 ED , P 1

Wednesday , October 2, 1996

DOCUMENT TYPE: Surveys; **NEWSPAPER LANGUAGE:** ENGLISH **RECORD TYPE:** FULLTEXT

Word Count: 1,438

...leading smartcard suppliers which include Gemplus, Soliac, Orga, Giesecke & Devrient and Schlumberger.

In Britain, the **Association for Payment Clearing Services (Apacs)**, which oversees money transmission and manages payment clearing systems on behalf of... ..the rising costs of credit card fraud. In France, the use of smartcards with a **personal identity number**, cut the costs of fraud from around Dollars 4 - Dollars 5 per card in 1992... ..been developed making it much easier and more secure to order and pay for goods **on-line**. The **cards** would provide verification details and payment authorisation.

In another indication that smartcard technology has finally...

6/3,K/16 (Item 2 from file: 476) [Links](#)

Financial Times Fulltext

(c) 2006 Financial Times Ltd. All rights reserved.

0004565727 B08GRBJADVFT

Finance & The Family: Tills ring the changes - How the electronic transfer of funds may revolutionise shopping habits

DAVID BARCHARD

Financial Times , P IV

Saturday , July 16, 1988

DOCUMENT TYPE: NEWSPAPER **LANGUAGE:** ENGLISH **RECORD TYPE:** FULLTEXT

Word Count: 1,032

...your address book, as some people do, is not safe enough.

If you keep the **PIN** and the card together - and a surprising number of people do - then you are not... ..He feels

there 'should be a simple, cheap, and well-publicised way of resolving disputed **electronic** transactions.'

Card -issuers deny that disputes over the unauthorised use of cards are a major problem. They... ..specialist as saying there is no technical justification for believing that an outside party cannot **create** a counterfeit card and **obtain** or **create** a **PIN** for it.

EFTPOS eventually could make it possible for the consumer to extract detailed information...

6/3,K/17 (Item 1 from file: 613) [Links](#)

PR Newswire

(c) 2006 PR Newswire Association Inc. All rights reserved.

00182510 19990924DAF005 (USE FORMAT 7 FOR FULLTEXT)

Deskphone.com Delivers 3.9 Cents Long Distance Via The Web

PR Newswire

Friday , September 24, 1999 07:01 EDT

Journal Code: PR Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE

Word Count: 480

...Elmore explained that prepaid long distance is just a series of numbers: a toll-free **number** to **access** the long-distance provider, your specific **access number** and a long-distance **PIN** (**personal identification number**) to activate the allotted time.

"Traditionally, these numbers have appeared on plastic cards. Thus the name '**prepaid** phone **card**'. But, frankly, the card is a waste of plastic. You don't need them," he...

...the recipient an e-mail notifying them their time is ready and giving them a **PIN** number. As a matter of additional security, a **password** is **assigned** by the **purchaser**, which is known only by the purchaser and user of the time.

"Purchasing things on...

6/3,K/18 (Item 1 from file: 813) [Links](#)

PR Newswire

(c) 1999 PR Newswire Association Inc. All rights reserved.

1377452

MNM014

Best Buy and 3Com Rock the Holidays with Free On-line Music Offer

Date: November 16, 1998 12:02 EST Word Count: 544

...this holiday season, Best Buy Co., Inc. (NYSE: BBY) and 3Com Corporation (Nasdaq: COMS) will **give** customers who **purchase** a 3Com(R) modem a special e-mail **password** worth \$50 toward the purchase of music CDs via Best Buy's Web site at...

...titles online.

"Best Buy believes customers will find it fun and easy to redeem their **"on-line" gift certificate** for free music CDs or pass on the free music offer to a friend as...

6/3,K/19 (Item 2 from file: 813) Links

PR Newswire

(c) 1999 PR Newswire Association Inc. All rights reserved.

0943498 SETU011

RELEASE SOFTWARE'S AUTOTRAK LETS SOFTWARE DEVELOPERS TRACK CUSTOMER & SALES DATA INSTANTLY OVER THE INTERNET

Date: April 30, 1996 12:39 EDT Word Count: 614

...sales process."

A Virtual Sales Force

AutoPay's embedded sales agent technology allows developers to **create** "try-before-you-buy" software that can be **given** away for free over the Internet. After the developer's pre-determined trial period is...

...AutoPay launches and walks the user through a range of payment options that include an **online** credit **card** transaction, toll free phone service, fax and mail. AutoPay also requires the user to register...

...including Netscape Navigator or Microsoft Internet Explorer) and inputting their unique developer's ID and **password**. AutoTrak then delivers instant access to all the sales and customer data just collected, including...

6/3,K/20 (Item 3 from file: 813) Links

PR Newswire

(c) 1999 PR Newswire Association Inc. All rights reserved.

0942438

SFM010

PREMENOS AND VERISIGN PARTNER TO ADVANCE OPEN EDI

Date: April 29, 1996 **07:56 EDT** **Word Count:** 838

...Templar

won the 1995 EMA product award for Electronic Messaging Product Excellence.

Today Templar generates **private**/public **key** pairs and distributes the public key to trading partners who have previously agreed to trade...

...other companies, known to them. The joint effort with VeriSign will allow any company or **association** doing EDI to **obtain** a x509 v.3 digital certificate that will bind the EDI name with the Public...

...like VeriSign to continue to build the infrastructure necessary to provide EDI users with **on-line certificate** directories or registries, key management services, key distribution and even key escrow services. The first...

6/3,K/21 (Item 4 from file: 813) Links

PR Newswire

(c) 1999 PR Newswire Association Inc. All rights reserved.

0765022

NY074

NEIMAN MARCUS TO LAUNCH NM EXPRESS AUTOMATED GIFT CARD

Date: November 22, 1994 **18:44 EST** **Word Count:** 379

...time for the holiday season, Neiman Marcus (NYSE: NMG) will launch a break-through new **electronic** purchasing **card** called the NM Express Card on Nov. 25. The new NM Express Card will enable...

...or services as a gift or for personal use.

Each NM Express Card has a **PIN** (**personal** identification **number**), which is automatically tracked within the Neiman Marcus POS (point-of-sale) system. As goods...

...also notes that the card has three key features that set it apart from conventional **gift certificates** or gift bonds: it is automated, allowing the user to track their remaining balance; it is user friendly and fun to **buy** and to **give** as a gift by enabling anyone to purchase one for themselves or as a gift...

6/3,K/22 (Item 5 from file: 813) [Links](#)

PR Newswire

(c) 1999 PR Newswire Association Inc. All rights reserved.

0519077

c1738

VANCITY OFFERS CONVENIENT, NEW, DIRECT PAYMENT OPTION TO MEMBERS

Date: September 16, 1992 **12:37 ET** **Word Count:** 537

...for many of their everyday purchases in a completely new and convenient way.

Using recently **issued** MEMBER CARDS, (xx) and special in-store terminals operated through the INTERAC(x) **Association's** direct **payment** system, VanCity members will have the option of paying for goods and services by directly...

...same way a credit card is processed. After selecting an account type and entering a **personal** identification **number** or "**PIN**" on a hand-held keypad, the member then authorizes the transaction, and the funds are...

6/3,K/23 (Item 6 from file: 813) [Links](#)

PR Newswire

(c) 1999 PR Newswire Association Inc. All rights reserved.

0099864

NY055

MAC NETWORK JOINS MOBIL DEBIT CARD SYSTEM

Date: August 25, 1988 13:35 E.T. Word Count: 482

...of the more than 4,200 Mobil stations in 24 states that are equipped for **electronic card** payment processing. Mellon Bank provides electronic funds transfer (EFT) services to 300 financial institutions across...
...customers will now be able to enjoy both the convenience of plastic and the savings **associated** with cash **purchases**," said T. C. DeLoach, Mobil's vice president for U.S. marketing. "And there will...

...The customer's account can be debited only when the card is used with the **Personal Identification Number**. Never is this number or the bank balance disclosed to Mobil or the service station...

...is investing \$30 million to develop, design and implement its CardOption Network, the company's **electronic card** payment processing system. When making a gasoline purchase, the customer presents the MAC network card to the service station attendant and enters a **Personal Identification Number (PIN)** on a hooded key pad in the station's sales office. The funds are then...

6/3,K/24 (Item 7 from file: 813) Links

PR Newswire

(c) 1999 PR Newswire Association Inc. All rights reserved.

0031669

NYCL01

NATIONAL CITY SENIOR VICE PRESIDENT ADDRESSES GROCERS' ASSOCIATION

Date: November 2, 1987 12:09 E.T. Word Count: 907

...by the American Bankers Association, lead by Petrarca, resulted in the publication of "Guidelines for **On-line** Debit **Cards** at the Point of Sale." The guidelines provide for the authorization of the transaction when a purchase is made and effects an electronic settlement of funds.

"The **personal** identification **number**, or **PIN**, is the customer's electronic signature and an important part of the guidelines," Petrarca said...

...for use of existing national and international standards for use of debit cards.

"The guidelines **define** the **payment** interchange infrastructure upon which specific products are likely to be built," he said. One such...

6/3,K/25 (Item 1 from file: 624) Links
McGraw-Hill Publications

(c) 2006 McGraw-Hill Co. Inc. All rights reserved.

0002511
Developments To Watch
Business Week, Number 2889, Pg 76E
April 8, 1985
JOURNAL CODE: BW
SECTION HEADING: Developments To Watch ISSN: 0007-7135
WORD COUNT: 948

TEXT:

... cards" containing a built-in computer-memory chip. Because the chip is programmed with two **secret** authentication **codes**, it minimizes credit card fraud and makes counterfeiting virtually impossible (BW--Oct. 15). Now the...

... in low-interest government credit, will add \$90 million of their own funds to put **electronic cards** in the hands of 12 million French citizens by 1988. That's nearly one-quarter of the population. To "read" the new cards, 500,000 retailers will be **given** low-interest loans to **buy** new terminals, which typically cost from \$50 to \$100. In addition, smart cards will be...

Set	Items	Description
S1	51606	S (VIRTUAL OR CYBER OR ONLINE OR ON()LINE OR INTERNET OR ELECTRONIC OR E OR GIFT OR GIFTS OR STORE OR MERCHANDI? OR PREPAID OR ISSUED)(1W)(CERTIFICATE? ? OR CARD OR CARDS OR COUPON? OR VOUCHER?) OR GIFTCARD? ? OR STORECARD? ?
S2	201806	S (PRIVATE OR PERSONAL OR SECRET OR SECURITY OR ACCESS)(1N)(IDENTIFIER? ? OR ID OR IDS OR KEY OR KEYS OR CODE? OR NUMBER? ?) OR PASSWORD? OR PASSPHRASE? OR PASS()(WORD? OR PHRASE?) OR PIN
S3	172182	S (ASSIGN??? OR ESTABLISH??? OR DEFINE? ? OR DEFINING OR ASSOCIAT??? OR CREAT??? OR GENERAT??? OR GIVE OR GIVEN OR CONFER??? OR CONVEY? OR RENDER?)(4N)(ACQUISITION OR ACQUIR??? OR OBTAIN??? OR PURCHAS??? OR BUY OR BUYS OR BOUGHT OR PAYS OR PAYMENT)
S4	2065	S S1(2S)S2
S5	65	S S4(4S)S3
S6	25	S S5 NOT PY>1999
S7	6576147	S ASSIGN??? OR ESTABLISH??? OR DEFINE? ? OR DEFINING OR ASSOCIAT??? OR CREAT??? OR GENERAT??? OR GIVE OR GIVEN OR CONFER??? OR CONVEY? OR RENDER?
S8	266	S S1(S)S2(S)S7
S9	4786902	S ACQUIRER? ? OR USER OR USERS OR HOLDER? ? OR BEARER? ? OR RECIPIENT? ? OR CUSTOMER? ? OR CONSUMER? ? OR PURCHASER? OR BUYER?
S10	1359451	S REDEMPTION()LOCATION? ? OR STORE OR RETAILER? ? OR MERCHANT? ? OR AIRPORT? ? OR TICKET()COUNTER OR CHECK()IN OR CHECKIN OR POINT(1W)SALE OR POS
S11	178	S S8(S)S9
S12	115	S S11(4S)S10
S13	21	S S12 NOT PY>1999
S14	21	RD (unique items)
S15	19	S S14 NOT S6

; show files

[File 15] **ABI/Inform(R)** 1971-2006/Nov 27

(c) 2006 ProQuest Info&Learning. All rights reserved.

[File 610] **Business Wire** 1999-2006/Nov 27

(c) 2006 Business Wire. All rights reserved.

**File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 810] **Business Wire** 1986-1999/Feb 28

(c) 1999 Business Wire . All rights reserved.

[File 476] **Financial Times Fulltext** 1982-2006/Nov 21

(c) 2006 Financial Times Ltd. All rights reserved.

[File 613] **PR Newswire** 1999-2006/Nov 22

(c) 2006 PR Newswire Association Inc. All rights reserved.

**File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 813] **PR Newswire** 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc. All rights reserved.

[File 634] **San Jose Mercury Jun** 1985-2006/Nov 23

(c) 2006 San Jose Mercury News. All rights reserved.

[File 624] **McGraw-Hill Publications** 1985-2006/Nov 27

(c) 2006 McGraw-Hill Co. Inc. All rights reserved.

**File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

15/3,K/1 (Item 1 from file: 15) Links

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01840482 04-91473

Sending the right message

Freeman, Laurie

Discount Merchandiser v39n6 pp: 61-66

Jun 1999

ISSN: 0012-3579 Journal Code: DMD

Word Count: 2412

Text:

...satisfying the need of the customer to examine the product before purchase, but also meets **retailers'** security concerns.

"Not every solution will fit every **retailer**," he adds. "We see our role as designing unique selling solutions that help our customers-the **retailers**-which in turn helps them meet the needs of the ultimate end-user, the consumer..."

...released simultaneously last year with the movie of the same ame.

"The trend is toward **consumers** using **prepaid** phone **cards** more frequently in their daily routines, to track the budget, keep in touch with kids..."

...based EconoPhone is placing most of its marketing emphasis on selling its Presto! Card "virtual" **prepaid** phone **cards** over its Web site (www.prestocard.com). Rather than presenting phone card **users** with an actual piece of plastic, the site **generates** a **PIN** and forwards that and other pertinent information in an e-mail to the **buyer**. The card can be recharged on the Web and offers savings of up to 85...

15/3,K/2 (Item 2 from file: 15) Links

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01838323 04-89314

Application dial tone: It's coming

Gallagher, Sean

Informationweek n738 pp: 86

Jun 14, 1999

ISSN: 8750-6874 Journal Code: IWK

Word Count: 416

Text:

...URL trees to browse.

Make those PKI certificates portable, and the applications go with your **customers**. Put the certificate on a smart card-like a **store** credit **card**-and **give** it to a **customer** with a **personal ID number**. Do the same for your employees. Combine PKI with a directory service and you've got a way to deliver and manage IT **user** information across your company.

The result is that the Internet suddenly becomes a lot more...

15/3,K/3 (Item 3 from file: 15) [Links](#)

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01796246 04-47237

The calls of the wild

Davy, Jo Ann

Office Systems v16n3 pp: 14-16

Mar 1999

ISSN: 8750-3441 **Journal Code: OFS**

Word Count: 1944

Text:

...seen them in the checkout line at the local supermarket or in the corner convenience **store** when you paid for gasoline. Perhaps one was included in a promotional mailing you received...

...Ease of use is certainly one reason for the steady growth in the popularity of **prepaid** phone **cards**. Each card is "loaded" with a preset number of minutes or a dollar face value. After purchasing the card, the **user** simply dials the 800 number on the card and enters the card's **personal** identification **number**, or **PIN**, noted on the back of the card or its packaging. Typically, a voice message will then **give** instructions on card usage as well as the time available on the card. Then a **user** dials the long-distance call as usual.

Often a one- or two-minute warning is...

15/3,K/4 (Item 4 from file: 15) [Links](#)

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01791961 04-42952

No longer a novelty

Zbar, Jeffery D

Credit Card Management v11n12 (The Year 2000 Money Pit) pp: 8-12

Mar 1999

ISSN: 0896-9329 Journal Code: CCM

Word Count: 2318

Text:

...done online, Visa estimates.

(Table Omitted)

Captioned as: Internet Commerce Takes Off (in \$ billions)

"A **merchant** almost can't afford not to get their product online," Vause says.

Marketers have realized...

...then take information gathered in the online transaction to create custom marketing tools, experts say. **Merchants** now have greater ability to pinpoint their customers, market the right products, create loyalty programs...

...is where we're going to be down the road."

There are other novel ways **merchants** are driving sales to the 'Net. Some companies, including Lane Bryant, Express, and amazon.com, are selling **virtual prepaid cards** online for use at physical stores. Using a PC, the **consumer** charges a set amount with the **retailer**, then is **given a personal** identification **number** to use in the **store**. And to the chagrin of travel agents, airlines are beginning to offer discounts for Internet...

...Web is a way to talk to their customers and drive traffic back to the **store**," he says.

Barely Tapped Potential

Thus, the Internet is manifesting itself as an entirely new...

...factors less burdensome in the traditional retail environment must be addressed upfront. For instance, online **retailers** should post return policies and security promises on their Web sites if they want a...

15/3,K/5 (Item 5 from file: 15) Links

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01753052

04-04043

Determining the best place for VPN policy

Kagan, Richard S
Computer Technology Review v18n12 pp: 14-16
Dec 1998
ISSN: 0278-9647 Journal Code: CTN
Word Count: 1889
Text:

...certificates share similarities. In both cases, an organization has to generate and then transmit and **store** them, both in central and user databases. And the organization has to validate them each...

...and attempt to communicate through a VPN gateway device. The contacted gateway would ask the **user** to present credentials for authentication. The **user** could **store** his digital certificate on the laptop, but then, unfortunately, an unauthorized **user** could copy it. A preferable method of storage could be a smart card, with a **PIN** number allowing extraction from the card. The **user** would plug the card into a receptacle and type in a **PIN** to send the digital certificate across the Internet and verify his identity. The receiving system...

...speeds, retrieve it to the gateway, and check the certificate against the list. This would **establish** high confidence that a trusted party **issued** the **certificate**.

Scalability An Issue
How often a certificate changed would influence scalability. Obviously, a need to...

15/3,K/6 (Item 6 from file: 15) Links
ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rights reserved.
01707908 03-58898
All food stamp benefits to be issued electronically

Oliveira, Victor; Levedahl, J William
FoodReview v21n1 pp: 35-39
Jan-Apr 1998
ISSN: 0164-3428 Journal Code: FOO
Word Count: 3088
Text:

...electronic system that allows recipients to authorize the transfer of their Government benefits to a **retailer's** account to pay for products received. Benefits are delivered through retail **point-of-sale (POS)** terminals at check-out counters in foodstores. No money or food coupons are exchanged. An...

...technology that many grocery stores use for their debit card payment system. Information about the **recipient's** account is stored in a central computer. **Recipients** are issued plastic magnetic-stripe **electronic benefit cards** similar to a bank card, and a secret **personal identification number (PIN)** is selected by the client or is **assigned**. Benefits are electronically credited to the **recipients'** account each month. To buy groceries, **recipients** take the food items to a check-out lane equipped with an electronic reader. To access a food stamp account at the central computer, the **recipient's** card is run through the reader, the cashier keys in the purchase amount, and the **recipient** confirms the transaction and enters the **PIN** on a keypad. After the **PIN** is verified electronically, the **recipient's** account is debited by the amount of the purchase, and the **retailer's** account is credited. If the **PIN** is incorrect or the benefit amount in the **recipient's** account is insufficient to cover the amount of the intended purchase, then the purchase...

...a microchip embedded in the electronic benefit card rather than in a central computer. The **store** terminal and benefit card interact to authorize the purchase without contacting a central computer, thereby...

...new benefits are authorized each month, the recipient takes his or her card to the **POS** terminal located in retail foodstores where the amount is added to the card. (The new benefit is automatically downloaded when the client uses the **POS** terminal at the checkout.) Transaction data accumulate in the **POS** terminal until sent in a batch message to a central computer, at which time the...

15/3,K/7 (Item 7 from file: 15) **Links**

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01551575 02-02564

Holiday e-cards going corporate

McNamara, Paul

Network World v14n51 pp: 10

Dec 22, 1997

ISSN: 0887-7661 **Journal Code:** NWW

Word Count: 566

Text:

...service called Keynotes, which will allow companies to establish password-protected accounts for sending customizable **e-cards** to large numbers of **recipients**. Greet Street already handles special requests for e-mailing **virtual cards** from companies including **retailer** Sharper Image Corp., of San Francisco; Garden Escape, Inc., an online garden supply seller in...

15/3,K/8 (Item 8 from file: 15) [Links](#)

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01541347 01-92335

Will New Yorkers get smart?

Prins, Ruth

US Banker v107n11 pp: 25

Nov 1997

ISSN: 0148-8848 Journal Code: USI

Word Count: 507

Text:

...his portable card terminal the Middle Eastern baker stood in the middle of his narrow **store** on New York's Upper West Side one October morning recently, wiping the sweat from his brow while deftly swiping a plastic "cash" card through a small scanner. The **merchant** was determined to make a bagel purchase an effortless display, proving to the growing array...

...500 in cash value at automated teller machines or at kiosks located at various participating **merchants**. The sponsors also will distribute approximately 700 portable scanners to **merchants**. The Upper West Side was chosen because it is an intriguing mix of both affluent...

...tested in New York.

The sponsors admit that the cards won't be accepted by **consumers** and **merchants** if they aren't easy to use and it seems that they are: The monetary exchange can be downloaded in seconds, and the **consumer** quickly gets a receipt. Eventually, the card will carry multiple currencies, will be able to...

...at a future date and will have bill-paying capabilities. There are no time-consuming **pin** codes to bother with, and the service is free for now. Currently, it is more...

...card that is loaded at a special bank kiosk. This card is different from the **on-line** debit **cards** currently in circulation.

On-line cards require bank clearance, take more time and incur greater cost to the bank. The ultimate savings for banks will be the cost reductions **associated** with handling checks and cash, the program founders say.

But that goal is still well...

15/3,K/9 (Item 9 from file: 15) [Links](#)

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01372101 00-23088

SET is ready, are banks and merchants?

O Sullivan, Orla

ABA Banking Journal v89n1 pp: 57

Jan 1997

ISSN: 0194-5947 Journal Code: BNK

Word Count: 761

Text:

...say about its prospects for implementation. Today when someone makes a credit card purchase, the **merchant** sees the credit card number. With SET, the **merchant** never sees the number, which passes encrypted through the network.

Cryptography requires a key to...

...switch, and the consumer's bank). However, with upwards of 40 million consumers and countless **merchants** on the Internet, another approach was required.

The approach is SET, which uses digital certificates (**electronic "identification cards,"** issued by bank authorities) to vouch for **consumers** and **merchants** and then uses asymmetric keys to secure their correspondence. As mentioned, the public and **private keys** work together. For instance, when a **merchant** that has a digital certificate responds to a **consumer's** interest in a product, it uses the **consumer's** public key. The message can be opened only by the proper **recipient**, i.e. the person with the matching **private key**. The **consumer** uses his (**secret**) **private key** to **generate** an electronic "signature," committing him to accept the offer the **merchant** has made. Only his public key will open his response, and various security measures ensure...

...algorithms used. Even with symmetric key technology handling certain functions, SET could overload banks' and **merchants'** computer networks.

Among them is Bill Sweet, marketing consultant with Atalla, a division of Tandem...

15/3,K/10 (Item 10 from file: 15) **Links**

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01356064 00-07051

Commercial banking transformed by computer technology

Morisi, Teresa L

Text:

...usage rose. ATM'S appeared not only at bank locations but in shopping centers, stadiums, **airports**, and other locations where people gather. By 1995, 9.7 billion transactions were processed at...

...statements, dispensing of foreign currency, purchase of traveler's checks, and check cashing to attract **customers**. They also encourage **customers** to use ATM'S by making other types of transactions more expensive; for example, a...

...at an ATM. Some banks offer discounts on services such as checking account fees to **customers** who agree to use ATM'S. All of these incentives are intended to lead **customers** away from transactions with a human teller. **Point-of-sale** transactions. **Point-of-sale (POS)** transactions at **retailers** are another use of ATM technology. These transactions are made by swiping an ATM or grocery stores, gasoline stations, and convenience stores. In 1995, there were about 554,000 **POS** terminals located in retail establishments,¹² and **POS** transactions accounted for just 8 percent of total EFr transactions. In terms of percentage change, however, **POS** transactions are growing at a much higher rate than ATM transactions, as shown in the following tabulation of over-the-year percentage increases in ATM and **POS** transactions:¹³ **POS** transactions can be either on-line or off-line. With an on-line transaction, the **customer** uses an ATM card and enters a **PIN** into a keypad, and his or her account is debited immediately. An off-line debit card is **associated** with a major credit card company and carries the company's logo. Instead of entering a **PIN**, the **customer** signs for the purchase, and the sales amount is debited from the **customer's** account within a few days. Some off-line debit cards also can be used...

...conduct ATM transactions. Off-line debit cards provide revenue to banks, because some banks charge **consumers** \$10\$15 for a card, and interchange fees paid by **retailers** are higher than for **on-line** debit **cards**.¹⁴

(Table Omitted)

Telephone transactions. Banking by touchtone telephone has been boosted in recent years...

Here come the super-ATMs

Guglielmo, Connie

Fortune v134n7 pp: 232-234; European 143-144

Oct 14, 1996

ISSN: 0015-8259 Journal Code: FOR

Word Count: 842

Abstract:

Banks across the US and around the world are installing next-**generation** automated teller machines that boost the number of financial services available to card-carrying **customers**. Instead of just doling out \$10 and \$20 bills, the new ATMs make change, cashing...

...penny. They can also dispense everything from stamps, traveler's checks, movie tickets, and local **store coupons** to up-to-the-minute bank statements. BankBoston is replacing its 1,500 ATMs with...

...s shoulder. Standard Bank of South Africa has introduced ATMs made by Diebold that identify **customers** by thumbprint rather than **PIN**. Thumbprint scanners will eventually reach the US. Also on their way are retinal scanners that use a weak laser to identify **users** by the unique pattern of blood vessels inside the eye.

15/3,K/12 (Item 12 from file: 15) [Links](#)

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01189655 98-39050

Card pact weaves a tighter net

Radigan, Joseph

US Banker v106n3 pp: 19

Mar 1996

ISSN: 0148-8848 Journal Code: USI

Word Count: 229

Text:

...is scheduled to be available before the end of the year. At that time, banks, **merchants** and consumers can use it to secure their card transactions over the **Internet**.

The **card** associations' proposal uses a combination of the Data Encryption Standard, or DES, that banks have...

15/3,K/13 (Item 13 from file: 15) [Links](#)

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01057263 97-06657

State of the art handbook Volume 1: Switching to services - Adding value to the intelligent network

Leconte, Alix; Christensen, Bjorn; Cannon, Steve; Francavilla, V

Telecommunications (International Edition) v29n6 pp: S1-S8

Jun 1995

ISSN: 0040-2494 Journal Code: TIE

Word Count: 2483

Text:

...between the IP/SN and the switch may differ.

Voice activated dialing (VAD) enables a **user** to dial a phone **number** or **personal** directory listing simply by speaking a name or digits into their existing phone. Today, mobility...

...important driver of VAD. Within the context of IN, VAD can also be packaged with **virtual card** calling services to originate a call (e.g. "call Dad") once the service logic has...

...service request. This service makes use of the speaker dependent speech recognition to allow a **user** to call either a selected number of named pre-**defined** personal directory entries or to dial using spoken digits.

Interactive voice response (IVR) applications provide...

...privacy from unwanted eyes. As an example of the fax broadcast capabilities, with one transaction, **store** a fax at the IP/SN and send hundreds of faxes with only one call...

15/3,K/14 (Item 14 from file: 15) [Links](#)

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

00930956 95-80348

Industry protects stored-value as Fed considers Reg E change

Day, Jacqueline

Bank Systems & Technology v31n10 pp: 35-41

Oct 1994

ISSN: 1045-9472 Journal Code: BSE

Word Count: 1348

Text:

...market. Case in point: Although New York's MTA is developing a prepaid card to **store** value for use not just on subways or buses but also at **retailers** and vending machines--headed for the same geographic market as a card which Chemical is...

...expensive," says Braco.

That's because if Reg E, which requires banks to provide ATM **users** with receipts any time they electronically remove funds from a demand-deposit account (DDA) is...

...well, it would have exorbitant--even absurd--effects on providers. For instance, every time a **prepaid card** transaction took place a receipt would have to be issued, even if that transaction was...

...or a \$1.25 subway token. Moreover, because Reg E also requires banks to reimburse **customers** for any funds lost in ATM transactions, **consumers** who carelessly lose stored-value cards would need to be reimbursed for them, whether the...

...on the card was \$10 or 10 cents. And, since Reg E requires banks to **give consumers** protection against fraud, conceivably a stored-value card **customer** would have to prove the card was owned by inputting a **PIN** every time it was used to board a bus or buy soda from a machine...

...new acceptance capability in upcoming months as they're rolled out to vending machines and **merchants**. Eager to see his card become a Chemical retail product, Braco is excited about the...

15/3,K/15 (Item 15 from file: 15) **Links**

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

00331971 86-32385

POS: Is the Future Now?

Anonymous

ABA Banking Journal v78n9 pp: 66-70

Sep 1986

ISSN: 0194-5947 Journal Code: BNK

Abstract:

Point of sale (**POS**) transactions have been the topic of considerable talk, but little has been done -- mainly because the significance to the **customer** has not always been considered. The 3 main approaches to **POS** are: 1. on-line, real-time systems, 2. **retailer-issued** debit **cards**, and 3. a hybrid in which banks issue the card and settle through the automated...

...is an example of the 3rd type that has quickly achieved notable transaction volume. Five **merchants** currently participate in the **POS** effort, and the First Interstate Bank of Arizona manages the computer switch. **Merchants** have some flexibility in use of **personal** identification **numbers**, credit authorization, and use of magnetic stripe readers. **Merchants** are interested in getting into the system. The Arizona Clearing House **Association** charges **merchants** fees similar to those for depositing checks, and participating financial institutions are charged 5 cents for each **POS** transaction.

15/3,K/16 (Item 1 from file: 610) **Links**

Business Wire

(c) 2006 Business Wire. All rights reserved.

00095595 19990826238B1106 (USE FORMAT 7 FOR FULLTEXT)

Internet Revenue Sharing Program Launched by GTC Telecom; ECALLINGCARDS.COM Affiliate Program Offers Any ".Com" Company The Ability To Share Revenue

Business Wire

Thursday, August 26, 1999 09:01 EDT

Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE

Word Count: 1,004

...to
wait for a card to be mailed or need to travel to a specific **store**
to
buy one. There is no fulfillment for GTC Telecom or chance of lost
cards...

...we offer," concluded Clemons.

The latest version of ECALLINGCARDS.COM provides full service to card **buyers**, with many benefits not included with regular prepaid cards. Some of the new enhancements include: easy-to-remember card numbers (phone number + 4 digit **PIN**), on-line recharging of cards, on-line viewing of card calls and their **associated** cost, and reprinting of cards for multiple **users** or if the original card is lost. All of these benefits are available when a **customer** accesses their secure, personal account on www.ecallingcards.com ECALLINGCARDS.COM currently offers four card...

15/3,K/17 (Item 2 from file: 610) **Links**

Business Wire

(c) 2006 Business Wire. All rights reserved.

00055192 19990607158B0359 (USE FORMAT 7 FOR FULLTEXT)

Portal Software's Customer Management and Billing System Interoperates With Cisco's Packet Telephony Solutions

Business Wire

Monday, June 7, 1999 08:59 EDT

Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE

Word Count: 543

...will be fueled by a number of factors, including convenience of usage, profit margins for **retailers**, and the savings realized by end users compared to traditional calling cards or collect calls.

Built on Portal's leading **customer** management and billing software, Infranet(R) IPT is a flexible, scalable platform for real-time service **creation** and management of IP telephony services. Infranet IPT provides a complete array of competitive features...

...fraud, multi-currency and multi-language support, zone-based rating management, customizable calling card and **PIN creation**, group calling cards, disposable cards, prepaid accounts that can be replenished, IP-Fax, and dial...

...can also track usage patterns on batches of cards comparing, for example, the number of **prepaid cards** sold at a particular location to what has actually been used, where they were used...

15/3,K/18 (Item 3 from file: 610) **Links**

Business Wire

(c) 2006 Business Wire. All rights reserved.

00042618 19990510130B0836 (USE FORMAT 7 FOR FULLTEXT)

CardTech/SecurTech '99 Exhibitor Profiles D-G; Conference and Exposition to be held May 11 through 14, Chicago

Business Wire

Monday, May 10, 1999 15:13 EDT

Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE

Word Count: 2,327

...of-the-art cryptographic technology, these products fill growing market needs for secure, token-based **user** and message authentication. Our smart card-based information security products form an important part of...

...that's owned (a smart card or smart key) and something that's known (a **password**). Datakey also provides OEM products -- consisting of proprietary memory keys, cards and other custom-shaped...

...2D Superscript is a high density, damage tolerant two-dimensional barcode that allows you to **store** up to 2100 bytes of information in the form of a barcode measuring 5/8" by 3". Information storage in 2D Superscript **creates** a portable database that can be accessed when and where the **user** chooses. 2D superscript is not only portable and secure; it is durable and cannot be...

...barcodes. Learn how to utilize Datastrip's Technology to increase your security and cost-effectively **store** more information on your ID cards! Company: Datum Automation Ltd Booth: 398 Contact: Alan Scott...

...and correctional facilities. In addition to providing electronic purse systems, Debitek designs and manufacturers Unattended **Point of Sale** (UPOS) devices for various smart-card payment systems. UPOS device support includes: vending, laundry, reprographics...

...each year. The world's leading supplier of Visa and MasterCard products, it specializes in **customer** solutions utilizing open standards for banking, telecoms, retail, transport, health, and identification markets. The North solutions to **customers** worldwide. Most highly known for its automated teller machines (ATMs), Diebold packages self-service, security...

...solutions and high-quality service. Diebold maintains its leadership status by providing solutions to address **customer's** business challenges and by building mutually beneficial relationships. Company: Dreifus **Associates** Limited (DAL) Booth: 774 Contact: Judy Henderson Phone: 407-865-5477 E-mail: judy@dreifus.com URL: www.dreifus.com Dreifus **Associates** Limited (DAL) is an Orlando, Florida based independent consulting and solutions integration firm founded in...

...character recognition
(MICR), ATM, credit card and debit card systems. We also offer products
for **security/access**, **ID** cards, driver's license and
point of sale
equipment. These products can be provided in either high or low
coercivity versions. In addition...

...77

Fax: +33 1-41-31-66-70 E-mail: www.elva.fr VocaliD, the
online smart **card**, best innovation of the year 1998, is a
vocal
identification card in a full ISO...

...an acoustic
interface in addition to the standard ISO contacts and magnetic stripe.
Company: EM2 **ASSOCIATES**, INC. Booth: 1232 Contact: Byron
Johnson
or Bob Luthi Phone: 408-894-8160 Fax: 408...

...Credit/Debit/EFT/EBT Terminals, Card and Smart Card Readers, Check
Readers, Point-of-Sales (**POS**) Terminals and ID Card Printers. We are
a
recommended supplier to these industries and are...

15/3,K/19 (Item 1 from file: 813) [Links](#)

PR Newswire

(c) 1999 PR Newswire Association Inc. All rights reserved.

1295693 SFM010

**Storm Technology Builds on History of Innovation: Announces ImageStudio VS, The World's First Scanner
With Video Snapshot Capture and Home Video Conferencing**

Date: June 22, 1998 **07:55 EDT** **Word Count:** 1,096

...eliminates retyping and
makes editing easy

A power-packed Internet Suite provides everything needed to
create fun, unique Web pages and **online** greeting **cards**

ixla Photo Scanner Suite - Internet Edition lets **users** easily
create,
publish and maintain their own Web pages just like a professional
Web
designer
My-Website.com is an online **password**-protected,
professionally-designed
photo album to which **users** can upload new photos and

captions, enabling
them to share their personal photos with others around the world
Barking Cards lets **users** quickly **create** and send
fun-filled animated,
online greeting **cards** over the Internet

ImageStudio works with Microsoft NetMeeting 2.0 for live home video conferencing...

...Availability

ImageStudio VS has as an estimated street price of \$169 and will be on **store** shelves in August. Storm personal scanners are available at major computer **retailers**, including Best Buy, Circuit City, CompUSA, Computer City, Sears and Staples. They are also available...

1791961/9 (Direct type from file: 15) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#) [SCIENCEDIRECT](#)

ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rights reserved.

01791961 04-42952

No longer a novelty

Zbar, Jeffery D

Credit Card Management v11n12 (The Year 2000 Money Pit) pp: 8-12

Mar 1999

ISSN: 0896-9329 **Journal Code: CCM**

Document Type: Journal article **Language:** English **Length:** 5 Pages

Special Feature: Charts

Word Count: 2318

Abstract:

From merchants to analysts to transaction processors, the lasting impression was one of awe that 1998 delivered electronic commerce numbers higher than expected. That is good news for the credit card industry, because plastic is by far the favorite payment medium of the world wide web. The 1998 holiday shopping season will become the benchmark for future comparisons, says Mike Duffy, chief operating officer with Dallas-based merchant acquirer Paymentech Inc. Over the next 3 years, Visa estimates a calculated annual growth rate of 81% for e-commerce, rising from 1% total charge volume last year to 10% by 2003, according to Joseph Vause, vice president of electronic commerce with Visa USA.

Text:

Headnote:

Electronic commerce came into its own in 1998, but many hurdles still must be cleared.

Want to know the state of electronic commerce in America? Take a look at Amazon.com.

The online bookseller raked in \$250 million in fourth-quarter 1998 sales, up almost four-fold from the \$66 million tabbed in the year-earlier quarter. Just as telling, though, is that the company registered 1 million new shoppers during the period, shipped more products than in all of 1997, and sold "enough videos, DVDs, CDs, and books to fill a shelf 101 miles long," the company boasted in a statement.

Good News

"We had more business than our most optimistic projections," said Amazon.com founder and Chief Executive Jeff Bezos.

Bezos was not alone in underestimating what 1998 would bring to e-commerce. From merchants to analysts to transaction processors, the lasting impression was one of awe that 1998 delivered numbers higher than expected. That's good news for the credit card industry, because plastic is by far the favorite payment medium of the World Wide Web.

Total online sales for 1998 topped \$6.1 billion, up 53% from \$4 billion the year before, says Geri Spieler, an analyst who tracks electronic commerce for research consultancy Gartner Group, Stamford, Conn. (chart, page 11). Much of that increase came as the year closed; holiday sales late in the fourth quarter topped \$3.2 billion, according to Jupiter Communications, a New York-based Internet consultancy.

"It was an enormously successful fourth quarter for online commerce," says Joseph Vause, vice president of electronic commerce with Visa U.S.A.

While the U.S. Department of Commerce predicted \$8 billion in sales for the year, this was no letdown, Spieler notes. Some 50 million households now have personal computers with modems, and average household expenditure (not including online banking and investing) was \$3,500, she says. Top categories included travel, books and music, clothing, flowers and gifts, software, games, and food. The number is expected to top \$20 billion by 2000 as functionality and ubiquity grow, she says.

Will 1999 be the breakthrough year for online commerce? Some claim 1998 already was. A study from accounting firm PriceWaterhouse in 1997 forecast online shopping to grow 31% over the next year, but it far exceeded that, notes Kris Fitzgerald, vice president of product management with retail card issuer and processor Alliance Data Systems, Dallas.

'Early Adopters'

Consumer motivations for going online were varied. Some shoppers sought to save time and money, avoid holiday shopping hassles, and choose from a growing selection of gifts available online. Others were "early adopters," those always keen to be the first on their blocks to do something new-in this case, online shopping. Research shows that almost all are educated and affluent-a desirable market for merchants looking to grow market share on the new medium.

As more PCs and modems were installed, online retailers marketed the Internet and helped allay consumers' fears. Fourth-quarter advertising supporting e-commerce spiked, with both Visa and MasterCard International running television and print ads featuring online commerce. The message was that the Internet "is an easy, fun, viable place to shop," Vause says.

(Photograph Omitted)

Captioned as: Visa's Vause: "A merchant almost can't afford not to get their product online. "

The result: the U.S. experienced a "mainstreaming of e-commerce," he says.

The 1998 holiday shopping season will become the benchmark for future comparisons, says Mike Duffy, chief operating officer with Dallas-based merchant acquirer Paymentech Inc. Between subscriptions to America Online, Internet service providers and other recurring online services, and actual online purchases, the company's direct-response unit in Salem, N.H. saw overall volume in transactions increase 26% between fourth quarter 1997 and the same time in 1998, he says. The traceable volume of ISP activity rose more than 50% in the same time, he says.

"This was the benchmark season where we really turned the corner," Duffy says.

Over the next three years, Visa estimates a calculated annual growth rate of 81% for e-commerce, rising from 1% total charge volume last year to 10% by 2003, Vause says.

"The card industry really did recognize and moved at the right time because the environment was so good," Vause says. "It probably already has taken hold of the consumer. We're taking it very seriously."

Good idea, according to Spieler of Gartner Group. Credit cards remain the leading payment method online, both in the U.S. and abroad. With encryption and liability protection, consumers are more willing to pull out the plastic, dial up the Internet, and test the waters of online commerce, Spieler says.

Picking a Card

What's more, consumers tend to pick one credit card from their wallets and make all online transactions on that card, Vause says. Those transactions generally have higher average transaction amounts, and the ability of the card industry to capture these transactions is four times more likely than in the so-called physical world, Vause says.

To wit, credit cards are used 23% of the time in traditional retailing, and 99% of the time on the Internet. There is no collect-on-delivery, and payment rivalry consists only of limited experiments in digital cash and electronic checking, he says.

Despite the overwhelming popularity of credit cards in e-commerce, actual online purchase usage figures for cards often are hard to tabulate, says Donna Embry, senior vice president of product management and marketing for Vital Processing Services LLC. Tempe, Ariz.-based Vital, a processor of credit and debit card merchant transactions, is jointly owned by Visa and Total System Services Inc. One reason is that many transactions initiated on the Internet actually are authorized by a telephone call to a customer--service number by customers leery of releasing their credit card information online, she says. Also, credit card orders are bundled with batches, including purchases via direct mail and the telephone, and other "card-not-present" transactions, Duffy says.

Through its relationship with electronic-cash purveyor CyberCash Inc., Vital was able to log an 82% increase in e-commerce merchants to its

platform in 1998, with a higher spike toward the end of the year, Embry says.

E-commerce transactions should continue to increase as more consumers purchase personal computers, Embry says. While e-- commerce is moving beyond the novelty stage for some, it's fully entrenched for other groups, she says. Acceptance will be a matter of younger and older generations migrating toward the application, she says.

Consider, for example, where online banking was five years ago or automated teller machines were 20 years ago. Naysayers warned that online banking would never succeed, especially with the limited penetration of PCs and modems. Similarly, ATMs originally were slow to catch on, Embry says, adding that alternative payment methods sometimes needed upward of 20 years to take hold at the consumer level.

(Photograph Omitted)

Captioned as: Paymentech's Duffy: "I'm thrilled that things are finally starting to move."

No longer. With e-commerce, "this isn't the case. We're scrunching them," she says. "Everybody is using this technology. Consumers aren't as afraid of this as people might think."

Even if e-commerce spiked this past holiday season, problems remain unresolved, mostly involving infrastructure and speed. Many consumers--at least those who were fearless about e-commerce--found long downloads at popular sites, especially in the last week before Christmas, Spieler says.

This year, Spieler did the majority of her holiday shopping online. But while most of it came in early December, she attempted to purchase a gift the week before Christmas. After 30 minutes of waiting to get her order placed, Spieler got bumped out.

That ultimately could be a bane to the system, as consumers still have limited patience for online waits-- and thus are easily cyber-frustrated.

"Many sites couldn't handle the volume. People couldn't get the sites to work," Spieler says. "We're still a long way from handling the holiday rush. It's as bad as trying to park your car at the mall during the holidays."

Virtual Inspections

Internally, consumers continue to weigh the increasingly divergent desires for ease of transactions and the need to touch and examine products before purchasing. Further, the Internet cannot replicate the socialization that occurs in the retail setting, experts say.

To at least partially address such concerns, technology is being developed to allow consumers to more closely visualize products before purchasing them. Some leading edge Web sites even include so-called Avatars, or virtual representations of people, in a retail setting. Retailers or vendors using or exploring Avatars include The Gap, Levi's, and bluefly.com.

More likely in the near-term are personalized catalogs. With these applications, people will register their preferences and tastes with specific online retailers. Then, when products become available, the consumer is either notified via e-mail or the new products are posted to a personalized Web site. What's more, with the coming of laser technology to the retail industry, apparel sellers will be able to scan a consumer's body measurements in the store and then store them in a database. Later, the consumer can custom-order clothing from a home PC, thus reducing retailers' costs for inventory.

Still, experts say cyber-merchants have to improve their online presentations. Product offerings are limited on the Web, and even some popular retailers have yet to find their way online.

Some retailing issues are traditional, says Vause. Merchants that have manufacturer agreements limiting their sales to specific geographical regions might violate those agreements by selling on the Web. Others are worried about the possible impact of the new distribution channel, and whether e-commerce would cannibalize traditional store or catalog sales. Ultimately, this might worry investors who have seen companies' futures built of brick-and-mortar storefronts.

Strength of Brand

Conversely, those merchants that have experienced some of the greatest success have resolved these issues, Vause says. Companies such as Amazon.com, which never was burdened by traditional retailer status, took advantage. Others have emerged to use strength of brand and customer trust to capitalize on the new venue. The Gap, REI and Barnes & Noble promote their Web sites inside their retail locations and in consumer advertising. Others are using their online presence to bolster the company name and brand where they don't have a retail location. Still others are targeting military families abroad, selling and shipping American products to American consumers, Vause says.

In fact, the Internet has become a strong motivator of traditional sales, he continues. Many consumers are using the Internet to locate products or services, browse catalogs, inquire about store locations and hours, and then are traveling to the storefront to make the purchase. Last year, some \$9.5 billion in traditional offline sales were influenced by research first done online, Visa estimates.

(Table Omitted)

Captioned as: Internet Commerce Takes Off"(in \$ billions)

"A merchant almost can't afford not to get their product online," Vause says.

Marketers have realized this and are using the Internet as a way to communicate with customers, according to Fitzgerald with Alliance Data Systems. Companies have begun using the Internet to send electronic coupons and other incentives to loyal customers to lure them back to the retail location, he says.

What's to be gained? Just draw parallels from other channels and card-not-present environments. Build up consumer comfort levels to make the Web an important sales channel, then take information gathered in the online transaction to create custom marketing tools, experts say. Merchants now have greater ability to pinpoint their customers, market the right products, create loyalty programs, and increase customer retention.

"This is a whole new level of customized marketing," Vause says. "This is where we're going to be down the road."

There are other novel ways merchants are driving sales to the 'Net. Some companies, including Lane Bryant, Express, and amazon.com, are selling virtual prepaid cards online for use at physical stores. Using a PC, the consumer charges a set amount with the retailer, then is given a personal identification number to use in the store. And to the chagrin of travel agents, airlines are beginning to offer discounts for Internet ticket purchases. With names gathered through online purchases or registrations, companies keen in using database management will leverage the medium for added benefit, Fitzgerald says.

"The Web is a way to talk to their customers and drive traffic back to the store," he says.

Barely Tapped Potential

Thus, the Internet is manifesting itself as an entirely new marketing channel whose potential is barely tapped. "It's another way for the business person to reach out beyond their local community, especially in the specialty niche marketplace," says Spieler with Gartner Group.

While many e-commerce payment issues are being resolved, allaying consumer fears about fraud, product-return policies, and other factors less burdensome in the traditional retail environment must be addressed upfront. For instance, online retailers should post return policies and security promises on their Web sites if they want a steady stream of customer traffic.

Those customers, meanwhile, are changing. Once young and male, the Internet user increasingly is becoming more female and more gray, Fitzgerald says. What's more, connections between high-speed cable modems and other technologies will create faster, more reliable Internet access-and result in less of the "world wide wait" that has discouraged many newcomers, he says.

Clearly, this emerging technology is not without its problems, Fitzgerald says. But merchants, acquirers, and processors, and the card associations must educate potential online consumers that the Internet is a viable, safe, and secure shopping experience, Paymentech's Duffy says. Hype about Amazon.com's robust sales or another major Internet deal only helps.

"It's going to take everyone who has a stake in this thing convincing people that this is safe," says Duffy, who sits on the Visa Card Operations Advisory Committee. "It's a pure educational deal."

For veterans in e-commerce, the medium's recent transformation into a truly viable form of buying and selling is the reward for time spent waiting.

"I'm thrilled that things are finally starting to move," Duffy says. "It's been great to see this thing come. Those of us who have been in this space for a long time feel this is long overdue."

THIS IS THE FULL-TEXT.

Copyright Faulkner & Gray Inc 1999

Geographic Names: US

Descriptors: Electronic commerce; Credit cards; Market potential

Classification Codes: 5250 (CN=Telecommunications systems); 8120 (CN=Retail banking); 9190 (CN=United States); 7000 (CN=Marketing)

Set	Items	Description
S1	46563	(VIRTUAL OR CYBER OR ONLINE OR ON()LINE OR INTERNET OR ELE- CTRONIC OR E OR GIFT OR GIFTS OR STORE OR MERCHANDI? OR PREPA- ID OR ISSUED) (1W) (CERTIFICATE? ? OR CARD OR CARDS OR COUPON? - OR VOUCHER?) OR GIFTCARD? ? OR STORECARD? ?
S2	181201	(PRIVATE OR PERSONAL OR SECRET OR SECURITY OR ACCESS) (1N) (- IDENTIFIER? ? OR ID OR IDS OR KEY OR KEYS OR CODE? OR NUMBER? ?) OR PASSWORD? OR PASSPHRASE? OR PASS() (WORD? OR PHRASE?) OR PIN
S3	4956956	ASSIGN??? OR ESTABLISH??? OR DEFINE? ? OR DEFINING OR ASSO- CIAT??? OR CREAT??? OR GENERAT??? OR GIVE OR GIVEN OR CONFER?- ?? OR CONVEY? OR RENDER?
S4	3493884	ACQUISITION OR ACQUIR??? OR OBTAIN??? OR PURCHAS??? OR BUY OR BUYS OR BOUGHT OR PAYS OR PAYMENT
S5	4106497	ACQUIRER? ? OR USER OR USERS OR HOLDER? ? OR BEARER? ? OR - RECIPIENT? ? OR CUSTOMER? ? OR CONSUMER? ? OR PURCHASER? ? OR BUYER? ?
S6	1323	S1(S)S2
S7	673819	S3(7N)(S4 OR S5)
S8	72	S6(S)S7
S9	27	S8 NOT PY>1999
S10	27	RD (unique items)

File 16:Gale Group PROMT(R) 1990-2006/Nov 27
(c) 2006 The Gale Group

10/3,K/1

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

07382928 Supplier Number: 61360974 (USE FORMAT 7 FOR FULLTEXT)
MasterCard, AmEx Take Different Prepaid Paths.(Company Business and Marketing)
Bank Network News, v18, n13, p1
Nov 24, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1509

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...S.A. last month announced it was working with a third-party processor to develop **prepaid cards**, executives at the **payment card association** said the move would enable issuers of signature-based Visa check and **password**-based Interlink debit cards to make a splash in the stored-value card market. American...

10/3,K/2

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

06859787 Supplier Number: 58125113 (USE FORMAT 7 FOR FULLTEXT)
Unified messaging.(onebox.com partners with Amazon.com)(Company Business and Marketing)(Brief Article)
CommunicationsWeek International, p4
Nov 15, 1999
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Tabloid; Trade
Word Count: 74

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Unified messaging service provider, onebox.com, has partnered with on-line bookstore Amazon.com to **give free electronic greetings cards** a voice. When **customers** click on an **e - card** at the Amazon Web site they get a **pin** number and a toll-free phone number to use within four hours of addressing the...

10/3,K/3

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

06843498 Supplier Number: 57647354 (USE FORMAT 7 FOR FULLTEXT)
COLUMBIA PLANS CONSUMER SWEEPSTAKES.(Brief Article)
ALAIMO, DAN
Supermarket News, p66
Nov 15, 1999
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 413

... calling a toll-free number, or going online to cthv.com, consumers

can enter a **PIN** number and UPC code found on the package to enter. Prizes will be **given** away to all **consumers** until the day's allotment is gone, then consumers will be instructed to try the...

...Among the 730,000 prizes are Kellogg Snack Packs, week-long stays at Radisson properties, **gift certificates** good at Burger King, \$1000 shopping sprees at gearunlimited.com, \$5000 shopping sprees at whatshotnow ...

10/3,K/4

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

06656207 Supplier Number: 55833437 (USE FORMAT 7 FOR FULLTEXT)
Boston Communications Group Makes Affordable Prepaid Wireless Service Available to Small, Medium and New Carrier Markets.
Business Wire, p1113
Sept. 23, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 722

... via a dedicated data-link, including: highly flexible rating algorithms, multiple replenishment options (including both **PIN** and account based methods), international dialing capabilities, redundant subscriber databases, multiple reporting formats, **customer** care access, **prepaid card PIN generation** and access to all of BCGI's distribution technologies.

Prepaid Connection offers the first national...

10/3,K/5

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

06611652 Supplier Number: 55659935 (USE FORMAT 7 FOR FULLTEXT)
Internet Revenue Sharing Program Launched by GTC Telecom; ECALLINGCARDS.COM Affiliate Program Offers Any ".Com" Company The Ability To Share Revenue.(Company Business and Marketing)
Cambridge Telecom Report, pNA
Sept 6, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 892

... digit PIN), on-line recharging of cards, on-line viewing of card calls and their **associated** cost, and reprinting of cards for multiple **users** or if the original card is lost. All of these benefits are available when a...

10/3,K/6

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

06493168 Supplier Number: 55179152 (USE FORMAT 7 FOR FULLTEXT)
Web Briefs.
Card News, v14, n13, pNA
July 14, 1999

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 783

... York-based research firm Jupiter Communications. Trintech, an electronic payment systems designer introduced a oneclick " **virtual credit card** " for Internet transactions. The function resides on the consumer's PC and auto-populates online merchant **payment** forms. The technology the company used to **create** the ezCard system is NetIssuer, part of Trintech's PayGate platform. To activate the card...

...automatically downloads, installs and launches the ezCard on consumers' PCs. Cardholders then choose a personal **password** , shipping address, telephone number and e-mail address. The ezCard, complete with issuer brand, is...

...the ezCard from the desktop to the merchant payment form and type in a personal **password** for verification. The card automatically fills in the form, which the cardholder reviews and submits...

10/3,K/7

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

06481702 Supplier Number: 55130966 (USE FORMAT 7 FOR FULLTEXT)
Instant Gratification.(Visa and MasterCard have endorsed Datacard Worldwide's instant-issuance card-manufacturing system for offline debit cards.)

Green, Jeffrey
Credit Card Management, pITEM99193008
July, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1273

... manage their accounts, before issuing them an offline debit card. Though riskier, offline debit cards **generate** considerably greater **acquirer** -paid interchange income for issuers than do proprietary **online** debit **cards** banks typically issue to most of their new customers. **Online** debit **cards** require **personal** identification **numbers** to initiate transactions.

Issuers that are better able to assess their risk are becoming increasingly...

10/3,K/8

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

06458511 Supplier Number: 55130985 (USE FORMAT 7 FOR FULLTEXT)
Snail Mail Not Fast Enough For Many Card Issuers.
Bank Network News, pITEM99193005
June 9, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 700

... manage their accounts, before issuing them an offline debit card. Though riskier, offline debit cards **generate** considerably greater

acquirer -paid interchange income for issuers than do proprietary **online** debit **cards** banks typically issue to most of their new customers. **Online** debit **cards** require **personal** identification **numbers** to initiate transactions.

Issuers that are better able to assess their risk are becoming increasingly...

10/3,K/9

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

06410446 Supplier Number: 54875839 (USE FORMAT 7 FOR FULLTEXT)
Application Dial Tone: It's Coming.(Tech View)(Internet/Web/Online Service Information)
Gallagher, Sean
InformationWeek, p86
June 14, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; General Trade
Word Count: 425

... the applications go with your customers. Put the certificate on a smart card-like a **store** credit **card** -and **give** it to a **customer** with a **personal ID number** . Do the same for your employees. Combine PKI with a directory service and you've...

10/3,K/10

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

06393147 Supplier Number: 54812798 (USE FORMAT 7 FOR FULLTEXT)
Criminals Keeping Ahead Of Anti-Fraud Safeguards.(Company Business and Marketing)
Bank Network News, pFAUL99158005
May 12, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 988

... to withdraw cash from automated teller machines is protected by the need to enter a **personal** identification **number** , crooks are becoming increasingly savvy in devising methods to overcome the safeguard. When fraudsters succeed in **creating** counterfeit cards and **obtaining** cardholders' PINs, issuers' financial losses can mount quickly. On average, about \$100,000 is lost for every 100 counterfeit **online** debit **card** criminals create, experts say.

Regional electronic fund transfer networks, which sponsor online debit programs, are...

10/3,K/11

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

06393116 Supplier Number: 54812735 (USE FORMAT 7 FOR FULLTEXT)
Issuers Pursue Quick Pay From A Fast Card Maker.
Debit Card News, pFAUL99158002
May 31, 1999

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1250

... manage their accounts, before issuing them an offline debit card.
Though riskier, offline debit cards **generate** considerably greater
acquirer -paid interchange income for issuers than do proprietary **online**
debit **cards** banks typically issue to most of their new customers. **Online**
debit **cards** require **personal** identification **numbers** to initiate
transactions.

Issuers that are better able to assess their risk are becoming
increasingly...

10/3,K/12

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

06393094 Supplier Number: 54812706 (USE FORMAT 7 FOR FULLTEXT)
As Crooks Look To Debit For Cash, NYCE Provides An Alert Reaction.
Debit Card News, pFAUL99158006
April 30, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 953

... to withdraw cash from automated teller machines is protected by the
need to enter a **personal** identification **number**, crooks are becoming
increasingly savvy in devising methods to overcome the safeguard. When
fraudsters succeed in **creating** counterfeit cards and **obtaining**
cardholders' PINs, issuers' financial losses can mount quickly. On average,
about \$100,000 is lost for every 100 counterfeit **online** debit **card**
criminals create, experts say.

Regional electronic fund transfer networks, which sponsor online
debit programs, are...

10/3,K/13

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

06309573 Supplier Number: 54530325 (USE FORMAT 7 FOR FULLTEXT)
Understanding Internet Payment Protocols.(Internet/Web/Online Service
Information)
Walsh, Brian
Network Computing, p133(1)
May 3, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1870

... contains his or her public keys, which the browser delivers with
the issuing CA's **secret key**. The merchant presents that message to the
issuing CA, and the CA computes the cryptographic...

...returns it to the merchant. The certificate is then stored, confirming
its authenticity. ("CyberCash Secure **Internet Credit- Card Payment**,"
above, shows the steps necessary to **create** and verify a digitally signed
message.)

Support for SSL is a necessary building block for...

10/3,K/14

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

06055341 Supplier Number: 54141415 (USE FORMAT 7 FOR FULLTEXT)

TECHNOLOGY.

Promo, n1047-1707, pNA
August, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1921

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...reading all those magazine articles 15 years ago about the future cashless society? Well, the **electronic** cash **card** has arrived, and it looks like the promotion industry will be carrying its bags. A...

...debit cards in vending machines and loading cash value (usually in small amounts) onto the **electronic** cash **cards**. At the cash register, consumers themselves insert the cards into magnetic scanners, which deduct the...

...and closes it when the promotion deadline expires. Winners are all instructed to use the **PIN** number that spells, "Always." The cards can also be used to activate buy-one-get...

...stamps, they also make it possible for marketers to make good on an old threat: **creating** dialogs with their best **customers**. Taubman Mall Properties malls in the Washington, DC, area began talking to shoppers this year...

...make it an electronic ballot box for all-star selection and build a database to **create** a club loyalty program. Kiosks that help **consumers** make purchase decisions - especially with retail's high labor turnover - will soon be more prevalent...

10/3,K/15

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

06053456 Supplier Number: 54060393 (USE FORMAT 7 FOR FULLTEXT)

Visa pushes controversial cards.

Cards International, n204, pNA
Sept 9, 1998
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 769

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

As Visa moves toward its offline/ **online** debit **cards**, it is opening itself up to the possibility that its competitors and the US government...

...Bresiger reports VISA USA is ignoring possible lawsuits and product controversies by introducing its offline/ **online** debit **card** - Visa New Check Card. "We will have the system ready to take these transactions

beginning...

...the offline/online option using the Visa network, which could be very profitable for Visa **association** members. "We believe that **customers** should have as many choices as possible in the marketplace," Baker said. "Consumers won't see any difference. Instead of a **PIN** signature transaction going through a regional POS network, it will go through the Visa settlement..."

10/3,K/16

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

05686282 Supplier Number: 53383280 (USE FORMAT 7 FOR FULLTEXT)

When Voluntary Action May Not Be Enough.

Green, Jeffrey
Credit Card Management, v11, n2, p24(1)
May, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1005

... Management publisher Faulkner & Gray Inc.
One of federal authorities' chief concerns, Balto notes, is that **consumers** generally do not understand the financial risks **associated** with signature-based off-line debit cards, which financial institutions increasingly issue as replacements for **online** debit **cards**. **Online cards** are more secure because they require cardholders to provide a **personal** identification **number** to initiate transactions. While off-line debit cards may appear to consumers to be interchangeable...

10/3,K/17

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

05577154 Supplier Number: 48444853 (USE FORMAT 7 FOR FULLTEXT)

A New Card Dispenser Gives The Unbanked A Debit Option

Debit Card News, pN/A
April 27, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 988

A Miami-based company, Default Proof Credit Card System Inc., has **created** a similar concept, only its system allows **consumers** to purchase **prepaid** debit **cards** at automated teller machines. But instead of being used to pay for transportation services, the plastic functions like most **online** debit **cards**. It can be used to secure cash from ATMs or to make purchases by punching in a **personal** identification **number** at the point of sale.

Unlike typical online debit cards, the Default Proof stored-value...

10/3,K/18

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

05197188 Supplier Number: 47930108 (USE FORMAT 7 FOR FULLTEXT)

New Tool Tightens Messaging Security

Fontana, John
CommunicationsWeek, p19
August 25, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 665

... secure message packages. S/Mail also includes all the S/MIME algorithms and automatically handles **secret key** encryption, key distribution and digital signatures. It includes a built-in database to **store certificates**, **private keys** and address books, but also allows for connection to any ODBC-compliant database. It generates...

...certificates and has built-in processing for VeriSign Digital ID certificates. The kit lets developers **create user** -friendly interfaces to those services, walking end users through a series of checkoffs to ensure...

10/3,K/19

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

04904111 Supplier Number: 47211511 (USE FORMAT 7 FOR FULLTEXT)

Personal Sales Assistant

Myron, David
VARbusiness, p134
March 15, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 205

... contact information by scanning business cards into a searchable file. But more than just an **electronic business card** file, the network-ready software lets corporate **users create** company directories and share card databases across a network. From the electronic format, users can...

...phone book. Other functions include e-mail, Web browsing, and letter and label printing. Optional **passwords** protect users' data.

Key specs: The 32-bit application provides a pass-through parallel port...

10/3,K/20

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

04872529 Supplier Number: 47166140 (USE FORMAT 7 FOR FULLTEXT)

Riding the Off-Line Wave

Mitchell, Richard
Credit Card Management, p16
March, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1311

... between 2.5 cents and 11 cents per transaction.

There also are more outlets where **consumers** can **generate** off-line

transactions. The signature-based cards are accepted at about 3 million Visa and MasterCard credit card terminals in the United States. **On - line cards** require **personal** identification **numbers**. Less than 1 million terminals with **PIN** pads are situated at retail locations.

The Surcharge Effect

At the end of 1996, more...

10/3,K/21

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2006 The Gale Group. All rts. reserv.

04814375 Supplier Number: 47082935 (USE FORMAT 7 FOR FULLTEXT)

Student Rally

D'Orio, Wayne

Promo, p35

Feb, 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 900

... 16 percent, far above the average 2 to 5 percent for all coupons. The system **assigns** each **user** a **PIN** number and tracks his progress through its content areas each time he uses the machine. **Store** -specific **coupons** are printed with coding that tracks redemption.

'College students have always been a tough audience...

10/3,K/22

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2006 The Gale Group. All rts. reserv.

04812144 Supplier Number: 47080134 (USE FORMAT 7 FOR FULLTEXT)

On-Line Networks Travel Down The Off-Line Path

Debit Card News, pN/A

Jan 31, 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1126

... between 2.5 cents to 11 cents per transaction.

There also are more outlets where **consumers** can **generate** off-line transactions. The signature-based cards are accepted at about 3 million Visa and MasterCard credit card terminals. **Online cards** require **personal** identification **numbers**, and less than 1 million terminals with **PIN** pads are situated at retail locations.

"All you had to look at was the 'number...

10/3,K/23

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2006 The Gale Group. All rts. reserv.

04327165 Supplier Number: 46343325 (USE FORMAT 7 FOR FULLTEXT)

RELEASE SOFTWARE'S AUTOTRAK LETS SOFTWARE DEVELOPERS TRACK CUSTOMER & SALES DATA INSTANTLY OVER THE INTERNET

PR Newswire, p0430SETU011

April 30, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 628

... sales process."

A Virtual Sales Force

AutoPay's embedded sales agent technology allows developers to **create** "try-before-you-**buy**" software that can be **given** away for free over the Internet. After the developer's pre-determined trial period is...

...AutoPay launches and walks the user through a range of payment options that include an **online** credit **card** transaction, toll free phone service, fax and mail. AutoPay also requires the user to register...

...including Netscape Navigator or Microsoft Internet Explorer) and inputting their unique developer's ID and **password**. AutoTrak then delivers instant access to all the sales and customer data just collected, including...

10/3,K/24

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2006 The Gale Group. All rts. reserv.

04207032 Supplier Number: 46153346

Software Beefs Up Security of Internet Transactions

American Banker, p13

Feb 16, 1996

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

ABSTRACT:

...Internet-based application, can be accessed through smart cards in software or hardware form. A **user** will have to **create** a **password** after downloading Smartgate, for storage in encrypted form in **virtual smart cards**.

10/3,K/25

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2006 The Gale Group. All rts. reserv.

03576214 Supplier Number: 45029131 (USE FORMAT 7 FOR FULLTEXT)

Industry Protects Stored-Value As Fed Considers Reg E Change

Bank Systems + Technology, p35

Oct, 1994

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1374

... well, it would have exorbitant - even absurd - effects on providers. For instance, every time a **prepaid card** transaction took place a receipt would have to be issued, even if that transaction was...

...on the card was \$10 or 10 cents. And, since Reg E requires banks to **give consumers** protection against fraud, conceivably a stored-value card customer would have to prove the card was owned by inputting a **PIN** every time it was used to board a bus or buy soda from a machine...

10/3,K/26

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2006 The Gale Group. All rts. reserv.

03524896 Supplier Number: 44940748
First of America Offers Enhanced Calling Card
American Banker, p12
August 24, 1994
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

First of America Bank (Kalamazoo, MI) offers a calling card service to **generate** noninterest income for banks. Credit Calling lets **customers** use Visa and MasterCard for long distance calls carried by Premiere Communications. The calls are...

...customer's Visa or MasterCard account. The service will offer services generally available only with **prepaid cards**, such as voice mail, fax mail, speed dialing and customized voice greetings. When making long...

...the number they wish to reach, followed by a 10-digit account number and a **personal** identification **number**.

10/3,K/27

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

02809247 Supplier Number: 43774521 (USE FORMAT 7 FOR FULLTEXT)
AT&T sets 3 new promotions
Communications Daily, pN/A
April 14, 1993
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 128

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

AT&T has set up 3 new promotions: (1) Software **Defined** Network (SDN) **customers** can get **gift certificate** worth \$50 per access line if they convert locations currently served by another carrier to on-network

location utilizing switched **access**. Maximum **number** of certificates per location is 25. (2) Users of AT&T calling cards purchasing \$50...

Set	Items	Description
S1	48677	(VIRTUAL OR CYBER OR ONLINE OR ON()LINE OR INTERNET OR ELE- CTRONIC OR E OR GIFT OR GIFTS OR STORE OR MERCHANDI? OR PREPA- ID OR ISSUED) (1W) (CERTIFICATE? ? OR CARD OR CARDS OR COUPON? - OR VOUCHER?) OR GIFTCARD? ? OR STORECARD? ?
S2	200827	(PRIVATE OR PERSONAL OR SECRET OR SECURITY OR ACCESS) (1N) (- IDENTIFIER? ? OR ID OR IDS OR KEY OR KEYS OR CODE? OR NUMBER? ?) OR PASSWORD? OR PASSPHRASE? OR PASS() (WORD? OR PHRASE?) OR PIN
S3	5568524	ASSIGN??? OR ESTABLISH??? OR DEFINE? ? OR DEFINING OR ASSO- CIAT??? OR CREAT??? OR GENERAT??? OR GIVE OR GIVEN OR CONFER?- ?? OR CONVEY? OR RENDER?
S4	3975826	ACQUISITION OR ACQUIR??? OR OBTAIN??? OR PURCHAS??? OR BUY OR BUYS OR BOUGHT OR PAYS OR PAYMENT
S5	4513031	ACQUIRER? ? OR USER OR USERS OR HOLDER? ? OR BEARER? ? OR - RECIPIENT? ? OR CUSTOMER? ? OR CONSUMER? ? OR PURCHASER? ? OR BUYER? ?
S6	1140	S1(S)S2
S7	797464	S3(7N) (S4 OR S5)
S8	54	S6(S)S7
S9	22	S8 NOT PY>1999
S10	22	RD (unique items)

File 148:Gale Group Trade & Industry DB 1976-2006/Nov 24
(c)2006 The Gale Group

10/3,K/1

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

0019781554 SUPPLIER NUMBER: 57945903 (USE FORMAT 7 OR 9 FOR FULL TEXT)

ECT: ECT premieres High-Availability AutoCarrier sw switch.

M2 Presswire, NA

Dec 3, 1999

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 991 LINE COUNT: 00083

... of every channel of their AutoCarrier. Kavesh stresses that ECT empowers telcos, allowing them to **create** innovative services especially designed for their **customers**. "You can run up to 100 different applications on one AutoCarrier at the same time..."

10/3,K/2

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

0019743261 SUPPLIER NUMBER: 54721540 (USE FORMAT 7 OR 9 FOR FULL TEXT)

ID2 TECHNOLOGIES: Siemens and ID2 solution for administration of personal cryptographic key pairs.

M2 Presswire, NA

May 25, 1999

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 952 LINE COUNT: 00084

... create electronic certificates consisting of information about the identity of the person concerned, public and **private keys** and the period of validity for the information. In such cases the X.509 Standard...

...and structure of the certificates, which can be seen as an electronic appendage to a **personal ID** card. They guarantee both the authenticity of the sender and the absolute confidentiality, binding nature...

...quality of the cryptographic procedures used and the authentication of the assignment of keys to **users**.

For storage and administration - **creation**, distribution, revocation, deletion - of the certificates and the revocation lists with blocked certificates, a reliable...

10/3,K/3

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

0019740880 SUPPLIER NUMBER: 54619583 (USE FORMAT 7 OR 9 FOR FULL TEXT)

SIEMENS: Security in networks -- Siemens & ID2 solution for auto admin of cryptographic key pairs.

M2 Presswire, NA

May 12, 1999

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 989 LINE COUNT: 00086

... create electronic certificates consisting of information about the

identity of the person concerned, public and **private keys** and the period of validity for the information. In such cases the X.509 Standard...

...and structure of the certificates, which can be seen as an electronic appendage to a **personal ID** card. They guarantee both the authenticity of the sender and the absolute confidentiality, binding nature...

...quality of the cryptographic procedures used and the authentication of the assignment of keys to **users**.

For storage and administration - **creation**, distribution, revocation, deletion - of the certificates and the revocation lists with blocked certificates, a reliable...

10/3,K/4

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

0019708626 SUPPLIER NUMBER: 53201822 (USE FORMAT 7 OR 9 FOR FULL TEXT)

-EXCITE: Excite Express Order launched, purchasing for consumers, accelerates e-commerce initiative.

M2 Presswire, NA

Nov 10, 1998

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1118 LINE COUNT: 00098

TEXT:

...wide selection of products and a fast, easy and secure ordering system in order to **give consumers** a more streamlined shopping experience." "Excite Express Order is a critical building block to our...

...to working in partnership with Excite as we extend our leadership in Internet commerce by **establishing** prominent signposts which let **consumers** know where to shop online." About Excite, Inc. Excite, Inc. is a global Internet media...

10/3,K/5

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

11544492 SUPPLIER NUMBER: 57647354 (USE FORMAT 7 OR 9 FOR FULL TEXT)

COLUMBIA PLANS CONSUMER SWEEPSTAKES.(Brief Article)

ALAIMO, DAN

Supermarket News, 66

Nov 15, 1999

DOCUMENT TYPE: Brief Article ISSN: 0039-5803 LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 440 LINE COUNT: 00038

... Among the 730,000 prizes are Kellogg Snack Packs, week-long stays at Radisson properties, **gift certificates** good at Burger King, \$1000 shopping sprees at gearunlimited.com, \$5000 shopping sprees at whatshotnow

...

10/3,K/6

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

11364009 SUPPLIER NUMBER: 55833437 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Boston Communications Group Makes Affordable Prepaid Wireless Service
Available to Small, Medium and New Carrier Markets.
Business Wire, 1113
Sept 23, 1999
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 776 LINE COUNT: 00068

... both PIN and account based methods), international dialing capabilities, redundant subscriber databases, multiple reporting formats, **customer** care access, **prepaid card PIN generation** and access to all of BCGI's distribution technologies.

Prepaid Connection offers the first national...

10/3,K/7

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

11317619 SUPPLIER NUMBER: 55659935 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Internet Revenue Sharing Program Launched by GTC Telecom; ECALLINGCARDS.COM
Affiliate Program Offers Any ".Com" Company The Ability To Share
Revenue.(Company Business and Marketing)
Cambridge Telecom Report, NA
Sept 6, 1999
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 912 LINE COUNT: 00078

... digit PIN), on-line recharging of cards, on-line viewing of card calls and their **associated** cost, and reprinting of cards for multiple **users** or if the original card is lost. All of these benefits are available when a...

10/3,K/8

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

11269256 SUPPLIER NUMBER: 55179152 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Web Briefs.
Card News, 14, 13, NA
July 14, 1999
ISSN: 0894-0797 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 822 LINE COUNT: 00072

... automatically downloads, installs and launches the ezCard on consumers' PCs. Cardholders then choose a personal **password**, shipping address, telephone number and e-mail address. The ezCard, complete with issuer brand, is...

...the ezCard from the desktop to the merchant payment form and type in a personal **password** for verification. The card automatically fills in the form, which the cardholder reviews and submits...

10/3,K/9

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

11121572 SUPPLIER NUMBER: 54875839 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Application Dial Tone: It's Coming. (Tech View) (Internet/Web/Online Service Information)
Gallagher, Sean
InformationWeek, 86
June 14, 1999
ISSN: 8750-6874 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 457 LINE COUNT: 00039

... smart card-like a store credit card-and give it to a customer with a **personal ID number** . Do the same for your employees. Combine PKI with a directory service and you've...

10/3,K/10

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

10806496 SUPPLIER NUMBER: 53572446 (USE FORMAT 7 OR 9 FOR FULL TEXT)
NEW FOR '99: SAME HEADACHES, GREATER PAIN Y2K Bug, Card Association Lawsuits To Dominate EFT Landscape.
EFT Report, 22, 1, NA
Jan 13, 1999
ISSN: 0195-7287 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1537 LINE COUNT: 00120

TEXT:

...which has far cheaper interchange rates. Visa responded last year by creating a PIN-based **online** debit **card** with an interchange that falls between existing off-line and online rates, but denies access...of credit card acceptance. Because of a markedly lower interchange fee structure, savvy merchants prefer **PIN** -based **online** debit **card** transactions that travel across regional EFT networks to off-line transactions that use the Visa and MasterCard credit networks. So what does Visa do? It announced in June a **PIN** -based version of the Check Card that will cost merchant acquirers 0.55 percent of...

10/3,K/11

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

10447103 SUPPLIER NUMBER: 21105989 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Security Firm Offers Hacker Insurance.
Attrino, Tony
National Underwriter Property & Casualty-Risk & Benefits Management, v102, n36, p9(1)
Sep 7, 1998
ISSN: 1042-6841 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1017 LINE COUNT: 00084

TEXT:

...certificate use, Ms. Brieger said. The company sells digital certificates that identify users on the **Internet** . The **certificates** also enable encryption for privacy, Ms. Brieger said. The company provides the protection for its...

...consequential losses caused by the loss, theft, disclosure, modification or corruption of the subscriber's **private key** , Ms. Brieger said. Dorianne Walkama, risk manager for VeriSign, said based on the type of...

10/3,K/12

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

09728189 SUPPLIER NUMBER: 19744480 (USE FORMAT 7 OR 9 FOR FULL TEXT)
New tool tightens messaging security. (RSA Data Security S/Mail E-mail security software)(Brief Article)(Product Announcement)
Fontana, John
CommunicationsWeek, n678, p19(2)
August 25, 1997
DOCUMENT TYPE: Brief Article Product Announcement ISSN: 0746-8121
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 694 LINE COUNT: 00058

... certificates and has built-in processing for VeriSign Digital ID certificates. The kit lets developers **create user** -friendly interfaces to those services, walking end users through a series of checkoffs to ensure...

10/3,K/13

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

09301237 SUPPLIER NUMBER: 19057976 (USE FORMAT 7 OR 9 FOR FULL TEXT)
SET is ready, are banks and merchants?(Secure Electronic Transaction)(Card Trends)
O'Sullivan, Orla
ABA Banking Journal, v89, n1, p57(1)
Jan, 1997
ISSN: 0194-5947 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 809 LINE COUNT: 00069

... only by the proper recipient, i.e. the person with the matching private key. The **consumer** uses his (**secret**) **private key** to **generate** an electronic signature," committing him to accept the offer the merchant has made. Only his...

10/3,K/14

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

08626254 SUPPLIER NUMBER: 18236956 (USE FORMAT 7 OR 9 FOR FULL TEXT)
RELEASE SOFTWARE'S AUTOTRAK LETS SOFTWARE DEVELOPERS TRACK CUSTOMER & SALES DATA INSTANTLY OVER THE INTERNET
PR Newswire, p430SETU011
April 30, 1996
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 684 LINE COUNT: 00060

... including Netscape Navigator or Microsoft Internet Explorer) and inputting their unique developer's ID and **password** . AutoTrak then delivers instant access to all the sales and customer data just collected, including...

10/3,K/15

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

08469827 SUPPLIER NUMBER: 18010703 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Software beefs up security of Internet transactions.(Smartgate software
from Virtual Open Network Environment Corp.)**

Marjanovic, Steven

American Banker, v161, n32, p13(1)

Feb 16, 1996

ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 548 LINE COUNT: 00050

... or software form. After Smartgate software is downloaded, customers
create passwords that are stored on " **virtual** " smart **cards** in an
encrypted format.

The Smartgate provider then turns on the smart card. During subsequent
...

10/3,K/16

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

08170526 SUPPLIER NUMBER: 17437303 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Electronic Data Systems is gearing up to add Sprint telephone calling.
(coupons for ATM customers)(Loose Change)(Brief Article)**

US Banker, v105, n9, p12(1)

Sep, 1995

DOCUMENT TYPE: Brief Article LANGUAGE: English RECORD TYPE:

Fulltext

WORD COUNT: 72 LINE COUNT: 00009

TEXT:

...will be given a randomly assigned personal identification number.
Sprint also will be selling "Spreed" **prepaid cards** , at retailers and
convenience stores.

10/3,K/17

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

07998489 SUPPLIER NUMBER: 15987036 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Credit cards offer road map to defining and successfully marketing debit
products. (Column)**

Valenza, Janet; Butler, William

American Banker, v159, n237, p26(1)

Dec 12, 1994

DOCUMENT TYPE: Column ISSN: 0002-7561 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1214 LINE COUNT: 00100

... exactly how the card works - not just at ATM machines but at the
machines and **PIN** pads they'll find at gas stations, convenience stores,
supermarkets, and other retailers.

Similarly, if...

10/3,K/18

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2006 The Gale Group. All rts. reserv.

07945668 SUPPLIER NUMBER: 17104910 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**SUMMER VACATIONERS STILL WANT TO KEEP IN TOUCH; Relatives and Friends Rate
Higher than Place of Work.**

Business Wire, p6211230

June 21, 1995

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 1427 LINE COUNT: 00108

... in a variety of denominations, that can be used from any phone through an 800 **access number**. Simply dial the card number and the proper amount is debited from your card. The...

10/3,K/19

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2006 The Gale Group. All rts. reserv.

07669287 SUPPLIER NUMBER: 16445317 (USE FORMAT 7 OR 9 FOR FULL TEXT)
When to use an interactive service agency.

Rivette, Brian

Telemarketing, v13, n7, p66(3)

Jan, 1995

ISSN: 0730-6156 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 2429 LINE COUNT: 00186

... tied into the creative concept of the sponsor's advertisements. The caller then enters a **PIN**, which is often located under a "scratch-off" box on the card and can choose...

...t reach a loved one beause the line is busy, for instance, some of the **prepaid cards** will allow the caller to leave a message of up to three minutes in length...

10/3,K/20

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2006 The Gale Group. All rts. reserv.

06449447 SUPPLIER NUMBER: 13790681 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Gift cards that talk to recipients. (Touch Tone Greetings Inc.)

Dowling, Melissa

Catalog Age, v10, n5, p24(1)

May, 1993

ISSN: 0740-3119 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 397 LINE COUNT: 00030

... operator, he or she calls an 800 number and enters a personal identification number (PIN) **assigned** by the order-taker. The **user** then chooses a professionally produced audio greeting card to commemorate the gift-giving occasion. Once the **gift card** is selected, the user can add a brief message in his or her own voice...

10/3,K/21

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2006 The Gale Group. All rts. reserv.

06446447 SUPPLIER NUMBER: 13726331 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**AT&T has set up 3 new promotions. (marketing program for Software Defined
Network and calling card) (Telephony)**

Communications Daily, v13, n71, p7(2)

April 14, 1993

ISSN: 0277-0679

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 131

LINE COUNT: 00010

TEXT:

...if they convert locations currently served by another carrier to on-network location utilizing switched **access**. Maximum **number** of certificates per location is 25. (2) Users of AT&T calling cards purchasing \$50...

10/3,K/22

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2006 The Gale Group. All rts. reserv.

06370849 SUPPLIER NUMBER: 13316271 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Security prescription for Vertex. (Vertex Pharmaceuticals) (Case Study)

(MacWEEK Special Report: Mobile Computing)

Milley, Michael

MacWEEK, v7, n2, p52(2)

Jan 11, 1993

ISSN: 0892-8118

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1001

LINE COUNT: 00078

...ABSTRACT: onto the GatorLink must supply the six-digit number in addition to a name and **personal** identification **number**. Software used over the ARA connection includes Microsoft Mail, Now Software Inc's Now Up

Set	Items	Description
S1	61284	(VIRTUAL OR CYBER OR ONLINE OR ON()LINE OR INTERNET OR ELE- CTRONIC OR E OR GIFT OR GIFTS OR STORE OR MERCHANDI? OR PREPA- ID OR ISSUED) (1W) (CERTIFICATE? ? OR CARD OR CARDS OR COUPON? - OR VOUCHER?) OR GIFTCARD? ? OR STORECARD? ?
S2	268441	(PRIVATE OR PERSONAL OR SECRET OR SECURITY OR ACCESS) (1N) (- IDENTIFIER? ? OR ID OR IDS OR KEY OR KEYS OR CODE? OR NUMBER? ?) OR PASSWORD? OR PASSPHRASE? OR PASS() (WORD? OR PHRASE?) OR PIN
S3	14497752	ASSIGN??? OR ESTABLISH??? OR DEFINE? ? OR DEFINING OR ASSO- CIAT??? OR CREAT??? OR GENERAT??? OR GIVE OR GIVEN OR CONFER?- ?? OR CONVEY? OR RENDER?
S4	6442685	ACQUISITION OR ACQUIR??? OR OBTAIN??? OR PURCHAS??? OR BUY OR BUYS OR BOUGHT OR PAYS OR PAYMENT
S5	4764672	ACQUIRER? ? OR USER OR USERS OR HOLDER? ? OR BEARER? ? OR - RECIPIENT? ? OR CUSTOMER? ? OR CONSUMER? ? OR PURCHASER? ? OR BUYER? ?
S6	725	S1(S)S2
S7	643226	S3(7N) (S4 OR S5)
S8	97	S6(4S)S7
S9	84	S6(3S)S7
S10	33	S9 NOT PY>1999
S11	33	RD (unique items)
File	47:	Gale Group Magazine DB(TM) 1959-2006/Nov 24 (c) 2006 The Gale group
File	570:	Gale Group MARS(R) 1984-2006/Nov 27 (c) 2006 The Gale Group
File	635:	Business Dateline(R) 1985-2006/Nov 28 (c) 2006 ProQuest Info&Learning
File	476:	Financial Times Fulltext 1982-2006/Nov 21 (c) 2006 Financial Times Ltd
File	477:	Irish Times 1999-2006/Nov 28 (c) 2006 Irish Times
File	710:	Times/Sun.Times(London) Jun 1988-2006/Nov 28 (c) 2006 Times Newspapers
File	711:	Independent(London) Sep 1988-2006/Nov 27 (c) 2006 Newspaper Publ. PLC
File	756:	Daily/Sunday Telegraph 2000-2006/Nov 28 (c) 2006 Telegraph Group
File	757:	Mirror Publications/Independent Newspapers 2000-2006/Nov 28 (c) 2006
File	387:	The Denver Post 1994-2006/Nov 27 (c) 2006 Denver Post
File	471:	New York Times Fulltext 1980-2006/Nov 28 (c) 2006 The New York Times
File	492:	Arizona Repub/Phoenix Gaz 19862002/Jan 06 (c) 2002 Phoenix Newspapers
File	494:	St LouisPost-Dispatch 1988-2006/Nov 27 (c) 2006 St Louis Post-Dispatch
File	631:	Boston Globe 1980-2006/Nov 24 (c) 2006 Boston Globe
File	633:	Phil.Inquirer 1983-2006/Oct 29 (c) 2006 Philadelphia Newspapers Inc
File	638:	Newsday/New York Newsday 1987-2006/Nov 28 (c) 2006 Newsday Inc.
File	640:	San Francisco Chronicle 1988-2006/Nov 28 (c) 2006 Chronicle Publ. Co.
File	641:	Rocky Mountain News Jun 1989-2006/Nov 28 (c) 2006 Scripps Howard News
File	702:	Miami Herald 1983-2006/Nov 24 (c) 2006 The Miami Herald Publishing Co.

File 703:USA Today 1989-2006/Nov 24
(c) 2006 USA Today
File 704:(Portland)The Oregonian 1989-2006/Nov 27
(c) 2006 The Oregonian
File 713:Atlanta J/Const. 1989-2006/Nov 26
(c) 2006 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2006/Nov 27
(c) 2006 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2006/Nov 27
(c) 2006 Christian Science Monitor
File 725:(Cleveland)Plain Dealer Aug 1991-2006/Nov 27
(c) 2006 The Plain Dealer
File 735:St. Petersburg Times 1989- 2006/Nov 26
(c) 2006 St. Petersburg Times

11/3,K/1 (Item 1 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2006 The Gale group. All rts. reserv.

05418138 SUPPLIER NUMBER: 54901929 (USE FORMAT 7 OR 9 FOR FULL TEXT)

BUSY SIGNALS.(new choices in telephone technologies and designs)(Buyers Guide)

DYETT, LINDA

House Beautiful, 141, 7, 44

July, 1999

DOCUMENT TYPE: Buyers Guide ISSN: 0018-6422 LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 3129 LINE COUNT: 00248

... Labs.

The biggest change in telecommunications of the not-too-distant future will be the **personal** phone **number**, allowing us continual access to calls, computer data, and home electrical systems wherever we are...

...have our calls beeped to us on a mobile phone or we'll carry an **electronic card** or customized microchip module containing our personal phone and computer data that we can slip...

...Within the next five years, predicts Todd Thibodeaux, vice president of market research for the **Consumer Electronics Manufacturers' Association**, their lag-time and broken-transmission problems will be solved, and they will be widely...

11/3,K/2 (Item 2 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2006 The Gale group. All rts. reserv.

05118937 SUPPLIER NUMBER: 20501879 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Stroke Saver; MJMSOft Design's KeyText automates your most frequent keyboard and mouse actions.(Product Announcement)

Mendelson, Edward

PC Magazine, v17, n9, p76(1)

May 5, 1998

DOCUMENT TYPE: Product Announcement ISSN: 0888-8507 LANGUAGE:

English RECORD TYPE: Fulltext

WORD COUNT: 446 LINE COUNT: 00036

... select the item from the program's pop-up menu or when you press a **user - assigned** hotkey (different strings can be **assigned** to different hotkeys). The pop-up menu can be brought up from KeyText's icon...

...created using an intuitive wizard interface. Because you can protect sets of KeyText items with **passwords**, you can safely **store** credit **card** numbers and similar data in KeyText items.

With its compact and efficient design and dozens...

11/3,K/3 (Item 3 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2006 The Gale group. All rts. reserv.

04743061 SUPPLIER NUMBER: 19387788 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Smart cards: living up to potential?(PC Week Netweek) (Technology Information)

Kosiur, Dave

PC Week, v14, n18, p105(1)

May 5, 1997

ISSN: 0740-1604

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1415

LINE COUNT: 00116

... to storing some kind of cash-related value (such as telephone cards and the Mondex **electronic** cash **card** being used in Europe), smart cards can include a digital certificate for identifying the bearer of the card and a **private** cryptographic **key** for signing electronic documents. Access to the card's data is usually controlled via a user-specific **PIN**, just like with automatic teller machine cards.

One of smart cards' primary advantages is portability...

...needing to carry a floppy disk. By storing their private keys on the smart card, **users** also can **create** a digital signature for signing E-mail regardless of their location or the type of...

11/3,K/4 (Item 4 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2006 The Gale group. All rts. reserv.

02879265 SUPPLIER NUMBER: 04366677 (USE FORMAT 7 OR 9 FOR FULL TEXT)

PCs dig welfare departments out of the paper blizzard.

Karon, Paul

PC Week, v3, n37, p63(2)

Sept 16, 1986

ISSN: 0740-1604

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1774

LINE COUNT: 00141

... Corp., a systems house in McLean, Va., that specializes in government computer systems, food-stamp **recipients** are **given** a plastic wallet-sized card with a magnetic strip on the back. Instead of receiving ...

...with the goods to be purchased, the clerk swipes his or her card through an **on - line card** -reader terminal and the food-stamp client enters a **personal** identification **number**. The card readers are connected via phone or leased lines to an IBM Series 1...

11/3,K/5 (Item 1 from file: 570)

DIALOG(R)File 570:Gale Group MARS(R)

(c) 2006 The Gale Group. All rts. reserv.

01823918 Supplier Number: 57647354 (USE FORMAT 7 FOR FULLTEXT)

COLUMBIA PLANS CONSUMER SWEEPSTAKES.(Brief Article)

ALAIMO, DAN

Supermarket News, p66

Nov 15, 1999

ISSN: 0039-5803

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Magazine/Journal; Trade

Word Count: 413

... calling a toll-free number, or going online to cthv.com, consumers can enter a **PIN** number and UPC code found on the package to enter. Prizes will be **given** away to all **consumers** until the day's allotment is gone,

then consumers will be instructed to try the...

...Among the 730,000 prizes are Kellogg Snack Packs, week-long stays at Radisson properties, **gift certificates** good at Burger King, \$1000 shopping sprees at gearunlimited.com, \$5000 shopping sprees at whatshotnow ...

11/3,K/6 (Item 2 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2006 The Gale Group. All rts. reserv.

01786230 Supplier Number: 55427975 (USE FORMAT 7 FOR FULLTEXT)
Prepaid goes mobile.(cellular telephones)
Radice, Carol
Grocery Headquarters, v65, n3, p63(2)
March, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 932

... check or don't want to be burdened with a long-term contract," says Hoey. " **Customers** can **establish** service for a day, a month or a year. To **establish** a prepaid account, **customers** pay a one-time fee and must activate each card before use. When the balance...

...C., highlighted successful strategies, pitfalls to avoid and market opportunities.

Building on the success of **prepaid** phone **cards**, prepaid cellular service shares many similarities. Consumers pay before using the service and there are simple ways to recharge the account with a **prepaid** recharge **card**. And, as with **prepaid** phone **cards**, dialers must enter a **personal code** before dialing the number they wish to call. Many companies also offer free voicemail and...

11/3,K/7 (Item 3 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2006 The Gale Group. All rts. reserv.

01774664 Supplier Number: 55130985 (USE FORMAT 7 FOR FULLTEXT)
Snail Mail Not Fast Enough For Many Card Issuers.
Bank Network News, pITEM99193005
June 9, 1999
ISSN: 1063-4428
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 700

... manage their accounts, before issuing them an offline debit card. Though riskier, offline debit cards **generate** considerably greater **acquirer**-paid interchange income for issuers than do proprietary **online** debit **cards** banks typically issue to most of their new customers. **Online** debit **cards** require **personal** identification **numbers** to initiate transactions.

Issuers that are better able to assess their risk are becoming increasingly...

11/3,K/8 (Item 4 from file: 570)

DIALOG(R)File 570:Gale Group MARS(R)
(c) 2006 The Gale Group. All rts. reserv.

01774650 Supplier Number: 55130966 (USE FORMAT 7 FOR FULLTEXT)
Instant Gratification.(Visa and MasterCard have endorsed Datacard
Worldwide's instant-issuance card-manufacturing system for offline debit
cards.)
Green, Jeffrey
Credit Card Management, pITEM99193008
July, 1999
ISSN: 0896-9329
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1273

... manage their accounts, before issuing them an offline debit card.
Though riskier, offline debit cards **generate** considerably greater
acquirer -paid interchange income for issuers than do proprietary **online**
debit **cards** banks typically issue to most of their new customers. **Online**
debit **cards** require **personal** identification **numbers** to initiate
transactions.

Issuers that are better able to assess their risk are becoming
increasingly...

11/3,K/9 (Item 5 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2006 The Gale Group. All rts. reserv.

01754271 Supplier Number: 54663830 (USE FORMAT 7 FOR FULLTEXT)
Promoting Online Debit.(For years, offline debit has captured the bulk of
marketing dollars. But regional networks are mounting their own campaigns
touting online debit, hoping to gain more acceptance from consumers and
merchants.)
Bowen, Cathy
Credit Card Management, pFAUL99138006
May, 1999
ISSN: 0896-9329
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1322

... then they will use those cards more."
Network executives, meanwhile, say their promotional efforts have
created more knowledgeable **consumers** . "We're seeing that online debit
card use has consumer acceptance and preference," says McDuffie...

...the security benefits of online debit, plus continued growth in the
number of merchants installing **personal** identification **number** pads to
accept the plastic, will continue to drive **online** debit **card** growth,
says Susan Zawodniak, executive vice president at Woodcliff Lake,
N.J.-based NYCE. "Financial..."

...But they did make a big deal about offline cards, which in turn has
increased **online** **card** use." That is because a single card carries both
functions.

Dearborn, Mich.-based Magic Line...

11/3,K/10 (Item 6 from file: 570)

DIALOG(R)File 570:Gale Group MARS(R)
(c) 2006 The Gale Group. All rts. reserv.

01736281 Supplier Number: 54124419 (USE FORMAT 7 FOR FULLTEXT)

Internet Commerce: No Longer A Novelty.

Credit Card Management, pNA

March, 1999

ISSN: 0896-9329

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2307

... to create custom marketing tools, experts say. Merchants now have greater ability to pinpoint their **customers**, market the right products, **create** loyalty programs, and increase **customer** retention.

"This is a whole new level of customized marketing," Vause says.
"This is where..."

...sales to the 'Net. Some companies, including Lane Bryant, Express, and amazon.com, are selling **virtual prepaid cards** online for use at physical stores. Using a PC, the consumer charges a set amount with the retailer, then is given a **personal** identification **number** to use in the store. And to the chagrin of travel agents, airlines are beginning...

11/3,K/11 (Item 7 from file: 570)

DIALOG(R)File 570:Gale Group MARS(R)
(c) 2006 The Gale Group. All rts. reserv.

01726648 Supplier Number: 53732545 (USE FORMAT 7 FOR FULLTEXT)

Phone Card Issuers Go Paperless To Catch Sales In A World Wide Web.

Debit Card News, pNA

Jan 29, 1999

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1153

To use traditional plastic or paper **prepaid** phone **cards**, which today are available at most convenience stores, supermarkets and other merchant locations, consumers typically call a toll-free number then enter a **personal** identification **number**, both of which are printed on the card. Cardholders then punch in the phone number...

...they contend, virtual card services, which simply supply a toll-free telephone number and a **PIN**, add convenience to the customer because there is no need to go to a store...

...billion industry in less than a decade-others contend the virtual card market is limited **given** that such typical heavy phone card **users** as immigrants and the unbanked typically are not regular users of the Internet.

Some issuers...

...says an MCI spokesperson

Program Suspended

In addition to eliminating distribution, storage and other costs **associated** with paper or plastic cards, **consumers** who **buy** the virtual versions also do not need to worry about securing the cards or going...

...service.

EconoPhone also plans by the end of March to enable customers to recharge the **virtual cards** over the telephone. The customer will get a prompt while on the phone when remaining value has almost run out. The individual will then punch in a different **PIN**, and a predetermined amount of phone-time value will be added, paid for with the...

11/3,K/12 (Item 8 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2006 The Gale Group. All rts. reserv.

01716188 Supplier Number: 54141415 (USE FORMAT 7 FOR FULLTEXT)

TECHNOLOGY.

Promo, n1047-1707, pNA

August, 1998

ISSN: 1047-1707

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1921

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...reading all those magazine articles 15 years ago about the future cashless society? Well, the **electronic cash card** has arrived, and it looks like the promotion industry will be carrying its bags. A...

...debit cards in vending machines and loading cash value (usually in small amounts) onto the **electronic cash cards**. At the cash register, consumers themselves insert the cards into magnetic scanners, which deduct the...

...and closes it when the promotion deadline expires. Winners are all instructed to use the **PIN** number that spells, "Always." The cards can also be used to activate buy-one-get...

...stamps, they also make it possible for marketers to make good on an old threat: **creating** dialogs with their best **customers**. Taubman Mall Properties malls in the Washington, DC, area began talking to shoppers this year...

...make it an electronic ballot box for all-star selection and build a database to **create** a club loyalty program. Kiosks that help **consumers** make purchase decisions - especially with retail's high labor turnover - will soon be more prevalent...

11/3,K/13 (Item 9 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2006 The Gale Group. All rts. reserv.

01707047 Supplier Number: 53383280 (USE FORMAT 7 FOR FULLTEXT)

When Voluntary Action May Not Be Enough.

Green, Jeffrey

Credit Card Management, v11, n2, p24(1)

May, 1998

ISSN: 0896-9329

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1005

... Management publisher Faulkner & Gray Inc.

One of federal authorities' chief concerns, Balto notes, is that **consumers** generally do not understand the financial risks **associated** with signature-based off-line debit cards, which financial institutions increasingly issue as replacements for **online** debit **cards**. **Online cards** are more secure because they require cardholders to provide a **personal** identification **number** to initiate transactions. While off-line debit cards may appear to consumers to be interchangeable...

11/3,K/14 (Item 10 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2006 The Gale Group. All rts. reserv.

01605816 Supplier Number: 47166140 (USE FORMAT 7 FOR FULLTEXT)

Riding the Off-Line Wave

Mitchell, Richard

Credit Card Management, p16

March, 1997

ISSN: 0896-9329

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1311

... economies and stronger revenues.

Many members are aggressively promoting off-line cards because the products **generate acquirer**-paid interchange fees (the amount of a bank card sale that goes to the card...

...between 2.5 cents and 11 cents per transaction.

There also are more outlets where **consumers** can **generate** off-line transactions. The signature-based cards are accepted at about 3 million Visa and MasterCard credit card terminals in the United States. **On - line cards** require **personal** identification **numbers**. Less than 1 million terminals with **PIN** pads are situated at retail locations.

The Surcharge Effect

At the end of 1996, more...

11/3,K/15 (Item 11 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2006 The Gale Group. All rts. reserv.

01599310 Supplier Number: 47082935 (USE FORMAT 7 FOR FULLTEXT)

Student Rally

D'Orio, Wayne

Promo, p35

Feb, 1997

ISSN: 1047-1707

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 900

... 16 percent, far above the average 2 to 5 percent for all coupons. The system **assigns** each **user** a **PIN** number and tracks his progress through its content areas each time he uses the machine. **Store**-specific **coupons** are printed with coding that tracks redemption.

'College students have always been a tough audience...

11/3,K/16 (Item 12 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2006 The Gale Group. All rts. reserv.

01419231 Supplier Number: 44475453 (USE FORMAT 7 FOR FULLTEXT)

Why Debit Goes Unheralded

Credit Card Management, v0, n0, p48

March, 1994

ISSN: 0896-9329

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 3196

... merchants for on-line debit. But, fearful of the kinds of problems some unscrupulous ISOs **created** for credit card **acquirers**, regional electronic banking networks are demanding cash bonds, registration fees, and annual dues from ISOs...

...training seminars represent additional ongoing costs.

Fewer than 1,500 of Cardservice's clients have **PIN** pads, but the company expects rapid deployment. Beginning this month, the pads become part of a turnkey package of bank card, T&E **card**, and check-guarantee service provided to clients. Most of the 2,800 new accounts added...

11/3,K/17 (Item 13 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2006 The Gale Group. All rts. reserv.

01363419 Supplier Number: 43815430 (USE FORMAT 7 FOR FULLTEXT)

Hills Instills Employee Incentives, Work Ethic to Lure Repeat Business

Discount Store News, v0, n0, p61

May 3, 1993

ISSN: 0012-3587

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 579

... I'm talking about. It's the small things that count.'

Under the Care program, **associates** are recognized for big and small **customer** service achievements by in-store management or traveling executives.

An associate spotted for performing outstanding...

...the monthly winners, a grand prize winner is selected. That person receives a \$50 Hills **gift certificate** and a plaque with his or her name on it. That plaque is then displayed...

...s fifth Care program award, he or she receives a black and gold Hills Cares **pin**. A 10-time winner receives a gold name badge, said Ryerson.

But **customer** service at Hills transcends **associate** awards. The 154-unit discounter, which hopes to emerge from Chapter 11 bankruptcy this year...

11/3,K/18 (Item 14 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2006 The Gale Group. All rts. reserv.

01270683 Supplier Number: 42871284

INCENTIVES IN ACTION: U.S. Postal Service

Business & Incentives, v51, n4, p14.

April, 1992

ISSN: 0300-6271

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

ABSTRACT:

The United States Postal Service's (USPS) sales, employee and **consumer** incentive programs have been **created** to completely leverage its sponsorship investment of \$122 mil, to improve service, and generate new...

...sales generated by the lead over the next 3 months, they may be awarded a **gift certificate** for the USPS Olympic merchandise and a lapel **pin** ; a certificate for Olympic merchandise from USPS catalog and a lapel **pin** ; or a lapel **pin** . The program has already generated \$13.65 mil in new Express Mail business from 1...

11/3,K/19 (Item 15 from file: 570)

DIALOG(R)File 570:Gale Group MARS(R)

(c) 2006 The Gale Group. All rts. reserv.

00011789 Supplier Number: 47943868 (USE FORMAT 7 FOR FULLTEXT)

The Case for Dual Functionality

Credit Card Management, p65

Sept, 1997

ISSN: 0896-9329

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 814

... be used at a limited number of merchants. Transactions on ATM cards, also known as **on - line cards** , require a **PIN** and generally clear overnight.

Now, fully two-thirds of the country's top 350 issuers...

...likely, for PIN-based transactions.

Forty of the debit issuers surveyed indicate they do not **give** their nationally branded debit card **holders** the option of initiating a PIN-based transaction. For that group, the average number of...

11/3,K/20 (Item 1 from file: 635)

DIALOG(R)File 635:Business Dateline(R)

(c) 2006 ProQuest Info&Learning. All rts. reserv.

0885489 98-46119

YES, VIRGINIA, THERE IS NO-FEE CHECKING NORTH CAROLINA BANKS REVEAL WHAT**THEY WILL GIVE THEIR NEWLY ACQUIRED CUSTOMERS**

Beausoleil, Mary

Richmond Times-Dispatch (Richmond, VA, US) pE.12

PUBL DATE: 971222

WORD COUNT: 2,566

DATELINE: Richmond, VA, US, South Atlantic

TEXT:

...cards. Those customers will see no changes in their credit card relationships. Virginia First formerly **issued** credit **cards** through an

agent relationship with another credit card provider. Virginia First **customers** will be **given** the opportunity to apply for BB&T credit cards. Customers will not have to get new **PIN** numbers.

First Union: You can use your existing card until we issue you a new...

11/3,K/21 (Item 2 from file: 635)

DIALOG(R)File 635:Business Dateline(R)

(c) 2006 ProQuest Info&Learning. All rts. reserv.

0718661 96-77132

SmarTalk(SM) acquires VoiceChoice(SM)

Kahn, William

PR Newswire (New York, NY, US) p1

PUBL DATE: 960710

WORD COUNT: 473

DATELINE: Los Angeles, CA, US, Pacific

TEXT:

...processing a major share of the SmarTalk calls, the VoiceChoice system can also take orders, **give** directions, administer surveys and process **payment** information.

For SmarTalk, the VoiceChoice platform intercepts a **prepaid** calling **card** user's inbound call, verifies the **PIN**, and routes the call out to its destination. **Prepaid** calling **cards** are now widely recognized as saving consumers as much as 50% over most coin, operator...

...billing, and even most credit card calls. SmarTalk also processes a significant portion of its **prepaid** calling **card** services under its strategic alliance with West Interactive Corporation.

Patrick Loretz, formerly Site Manager of...

11/3,K/22 (Item 3 from file: 635)

DIALOG(R)File 635:Business Dateline(R)

(c) 2006 ProQuest Info&Learning. All rts. reserv.

0695173 96-52475

Netscape announces Netscape Certificate Server(TM)

Cook, Andrea

PR Newswire (New York, NY, US) p1

PUBL DATE: 960422

WORD COUNT: 1,010

DATELINE: Mountain View, CA, US, Pacific

TEXT:

...license or employee badge that can be used to verify someone's identity on the **Internet**. **Certificates** are a stronger form of authentication than user name and **password** and are appropriate when running Internet applications such as encrypted electronic mail and single user...

...servers, enabling customers to manage their own certificate infrastructure. With the addition of this technology, **customers** using the Netscape software platform can **establish** the identity of an employee

or email **recipient** via certificates before communications begin."

Designed by Netscape and VeriSign, Inc., Netscape Certificate Server uses...

11/3,K/23 (Item 4 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

0682774 96-39999

Banking over the telephone: Service expanding to assist business owners

Anonymous

Business Digest-Southeastern Massachusetts/Cape & Islands (Hyannis, MA, US)
, V10 N12 p13

PUBL DATE: 960300

WORD COUNT: 644

DATELINE: Hyannis, MA, US, New England

TEXT:

...allows customers to make transfers between their various accounts." You dial in, put in your **PIN** number, and you can see what checks you've paid, and can even make loan....

...IBM computer that acts as a voice response system. "What this does for us is **give** our **customers** the availability of calling in and finding out balances, looking at their deposit checks to...

...accounts," says Bob Shay, senior vice presidents for self service banking.

Bay Bank offers customers **electronic** credit **card** access that allows them pay mortgage or other bills. "You do it using your phone...

...connecting to an automated system," Shay explains. In an unusual twist, BayBank's system allows **customers** to customize their account names. "One can **give** an account a name instead of a number, such as "household account, or 'escrow account...

...begin its own voice response service. The system will allow customers to call an 800 **number** and **access** updated information, including interest earned on accounts, and amounts paid on loans.

11/3,K/24 (Item 5 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

0597053 95-53176

Internet shopping is safer with Milford firm's CARI

Dalpe, Peter

New Haven Register (New Haven, CT, US) sF p1

PUBL DATE: 950423

WORD COUNT: 1,401

DATELINE: Milford, CT, US

TEXT:

...use telephone banking to pay bills or transfer money between accounts.

CARI records the number, **assigns** the **user** a **virtual credit card** number and allows the user to punch in a four-digit **personal** identification **number**. The shopper uses the virtual number to make purchases. CARI translates the order to the...

...the order.

The process can also work in reverse, with a virtual credit card number **assigned** on line. The **user** then calls CARI after making purchases (or CARI can call the user) and punches in...

11/3,K/25 (Item 6 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

0561116 95-16770

Employee rewards not always in cash

Juster, Jacqueline

New Jersey Business (Trenton, NJ, US), V41 N1 s1 p23

PUBL DATE: 950100

WORD COUNT: 1,457

DATELINE: Fairfield, NJ, US

TEXT:

...improvements; and showing pride and consistency in work. These individuals can be nominated by a **customer**, **associate** or peer. Eight winners each quarter (individuals or teams) win a day on the town...

...collar pin, one week of lunch passes, a coffee service for the area and a **gift certificate**.

Prudential's general recognition programs include gift certificates for special efforts and achievements, the spotlighting...

11/3,K/26 (Item 7 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

0544645 95-01540

Banking on the future with new services

Svaldi, Aldo

Denver Business Journal (Denver, CO, US), V46 N9 sC p2

PUBL DATE: 941111

WORD COUNT: 1,910

DATELINE: CO, US

TEXT:

...Tejera. Cash and checking still rule, but the next push is to make those increasingly **electronic**.

Debit **cards**, which require a signature but tap into a checking account, have followed credit cards. Point of sale cards, which authorize a transaction by simply punching in a **personal** identification **number**, or **PIN**, have followed debit cards.

"Customers like a variety of ways of paying for things," said Vicki

Hall, marketing director with the Interlink Network, a Visa subsidiary trying to **create** a network of vendors, issuers and **consumers**.

Interlink started in California and has made major inroads into the Western and Southeastern states...

11/3,K/27 (Item 1 from file: 710)

DIALOG(R)File 710:Times/Sun.Times(London)

(c) 2006 Times Newspapers. All rts. reserv.

08664976

Make the home your head office; Innovation & Technology

Times of London (TL) - Sunday, April 23, 1995

By: Paul Bray

Section: Features

Word Count: 884

... set-top decoder. Tight security would be essential, and Bell Cable is working on using **personal** identification **numbers** (PINs) and restricting transactions to the customer's own home.

Interactive banking could be expanded...

11/3,K/28 (Item 1 from file: 711)

DIALOG(R)File 711:Independent(London)

(c) 2006 Newspaper Publ. PLC. All rts. reserv.

12123169

PERSONAL FINANCE: STORE CARD FRAUD TAKES OFF AS BANKS TIGHTEN THEIR SECURITY ON CREDIT CARDS

Independent (IN) - Saturday, May 3, 2003

By: Paul Whitfield

Edition: 3 Section: Business Page: 2

Word Count: 916

...Others blame the improved security measures of the banks for a migration of criminals to **store cards**. That migration threatens to become an exodus this summer with the launch of new credit and debit cards requiring customers to use **personal** identification **numbers** (Pins) rather than signatures. Sandra Quinn of Apacs, the banking industry body that oversees payments between banks, said: "The new **pin** system will wipe out almost all credit and debit card fraud in a stroke. It...

... issuers (there are 17 in the UK) have begun to use electronic databases to check **customer** identities before approving credit. **Creation** Financial Services (**Creation**), which manages store cards for 20 high street retailers including Ciro Citterio, Miss Selfridge and...

11/3,K/29 (Item 1 from file: 631)

DIALOG(R)File 631:Boston Globe

(c) 2006 Boston Globe. All rts. reserv.

07695066

FRAUD ALLEGED IN ELECTRONIC BENEFITS US SCRUTINIZES MARYLAND CASES

Boston Globe (BG) - WEDNESDAY, July 13, 1994

By: Jennifer Dixon, Associated Press

Edition: FIRST Section: NATIONAL/FOREIGN Page: 3

Word Count: 435

...retailers for cash. But EBT may make it easier to catch the cheats.

Food-stamp **recipients** in Maryland are **given** an **electronic card** and their benefits are automatically credited to their account at the first of the month...

... device that records the card number, date, time and amount. The recipient must enter a **personal** identification **number** to complete the transaction.

In the case of electronic trafficking, recipients go through the same...

11/3,K/30 (Item 1 from file: 633)
DIALOG(R)File 633:Phil.Inquirer
(c) 2006 Philadelphia Newspapers Inc. All rts. reserv.

09620172

**INTERNET CALLING IS IN ITS INFANCY, BUT EXPECTED TO MATURE QUICKLY SOME
LONG-DISTANCE PLANS ARE DUE THIS YEAR. THERE WILL BE TRADEOFFS: CALLERS
MAY LOSE CONVENIENCE, BUT WILL GAIN SAVINGS.**

Philadelphia Inquirer (PI) - Thursday, April 30, 1998
By: David Poppe, KNIGHT RIDDER NEWS SERVICE

Edition: SF Section: TECH.LIFE Page: F02
Word Count: 1,073

...lies ahead. AT&T's plan, for example, will require a consumer to buy a **prepaid** phone **card** - available in denominations of \$25, \$50 or \$100 - that comes with a 1-800 phone **number** and **access code**.

The user dials the 1-800 number, which connects to an Internet service provider. Then...

... AT&T spokesman. But as the technology improves, that delay is likely to disappear.

What **users** **give** up in convenience, they will save in cash. AT&T promises to charge between 7...

11/3,K/31 (Item 1 from file: 702)
DIALOG(R)File 702:Miami Herald
(c) 2006 The Miami Herald Publishing Co. All rts. reserv.

09553186

**THE FUTURE IS CALLING NETSPEAK OF BOCA RATON IS ONE OF THE LEADING
DEVELOPERS OF SOFTWARE TO CARRY CALLS OVER THE INTERNET.**

Miami Herald (MH) - Sunday, February 22, 1998
By: DAVID POPPE Herald Business Writer
Edition: Final Section: Business Page: 1F
Word Count: 1,472

...lies ahead. AT&T's plan, for example, will require a consumer to buy a **prepaid** phone **card** -- in denominations of \$25, \$50 or \$100 -- that comes with a 1-800 phone **number** and **access code**.

The user dials the 1-800 number, which connects to an Internet service provider. Then...

...an AT&T spokesman. But as the technology improves, that delay figures to disappear.

What **users** **give** up in convenience, they'll save in cash. AT&T promises to charge between 7...

11/3,K/32 (Item 1 from file: 704)
DIALOG(R)File 704:(Portland)The Oregonian
(c) 2006 The Oregonian. All rts. reserv.

10128053

STORE OWNERS GUILTY OF WELFARE FRAUD

Oregonian (PO) - Saturday, May 8, 1999

By: MAXINE BERNSTEIN - of The Oregonian staff

Edition: SUNRISE Section: LOCAL STORIES Page: D02

Word Count: 477

... 1997 and was available throughout the state by May 1998. Under the system, food stamp **recipients** are **given** an **electronic** debit **card**, and their benefits are credited automatically to the accounts on the first of each month...

... device that records the card number, date, time and amount. The recipient must enter a **personal** identification **number** into a keypad to complete the transaction.

To defraud the system, prosecutors said the store...

...their customers' monthly food stamp benefits.

During a search of the store, investigators found 257 **electronic** **cards** with **personal** identification **numbers** and detailed records of the food stamp benefits the grocery owners obtained. About \$180,000...

11/3,K/33 (Item 1 from file: 713)
DIALOG(R)File 713:Atlanta J/Const.
(c) 2006 Atlanta Newspapers. All rts. reserv.

07264115

**HELPLINE THERE'S NEVER A LIMIT TO THE CREATIVITY OF CON ARTISTS NEW SCHEMES
OFTEN RELATED TO OLD TRICKS**

Atlanta Constitution (AC) - Monday September 20, 1993

By: Gene Tharpe

Section: BUSINESS Page: E/1

Word Count: 656

...discovered it," said John Brugger, a postal inspector in Washington.

In addition to any newly **issued** credit **cards**, the thieves also might obtain other personal information - Social **Security** **numbers**, driver's license numbers, birth dates, bank account numbers - they can use to **establish** fraudulent credit accounts.

If you have a **consumer** problem, call 222-8888, or write to Helpline, P.O. Box 4689, Atlanta, Ga. 30302.

Set	Items	Description
S1	51	(VIRTUAL OR CYBER OR ONLINE OR ON()LINE OR INTERNET OR ELE- CTRONIC OR E OR GIFT OR GIFTS OR STORE OR MERCHANDI? OR PREPA- ID OR ISSUED) (1W) (CERTIFICATE? ? OR CARD OR CARDS OR COUPON? - OR VOUCHER?) OR GIFTCARD? ? OR STORECARD? ?
S2	857	(PRIVATE OR PERSONAL OR SECRET OR SECURITY OR ACCESS) (1N) (- IDENTIFIER? ? OR ID OR IDS OR KEY OR KEYS OR CODE? OR NUMBER? ?) OR PASSWORD? OR PASSPHRASE? OR PASS() (WORD? OR PHRASE?) OR PIN
S3	15823	ASSIGN??? OR ESTABLISH??? OR DEFINE? ? OR DEFINING OR ASSO- CIAT??? OR CREAT??? OR GENERAT??? OR GIVE OR GIVEN OR CONFER?- ?? OR CONVEY? OR RENDER?
S4	7204	ACQUISITION OR ACQUIR??? OR OBTAIN??? OR PURCHAS??? OR BUY OR BUYS OR BOUGHT OR PAYS OR PAYMENT
S5	19691	ACQUIRER? ? OR USER OR USERS OR HOLDER? ? OR BEARER? ? OR - RECIPIENT? ? OR CUSTOMER? ? OR CONSUMER? ? OR PURCHASER? ? OR BUYER? ?
S6	3	S1(S)S2
S7	2645	S3(7N) (S4 OR S5)

File 256:TecInfoSource 82-2006/May
(c) 2006 Info.Sources Inc

6/3,K/1

DIALOG(R)File 256:TecInfoSource
(c) 2006 Info.Sources Inc. All rts. reserv.

02766046 DOCUMENT TYPE: Company

VoiceStar (766046)

833 Chestnut St 11th Floor
Philadelphia, PA 19107 United States
TELEPHONE: (215) 495-0030
HOMEPAGE: <http://www.voicestar.com>
EMAIL: info@voicestar.com

FILE SEGMENT: Directory

CONTACT: Sales Department

STATUS: Active

SALES: NA

REVISION DATE: 00000000

...authentication, data bandwidth management, power backup, and other technologies. VoiceStar offers clients survey, emergency hotline, **gift card** management, store locator, ordering and order status, donation line, **password** reset, and other IVR programs. Its systems support Voice eXtensible Markup Language (VXML), Call Control...

6/3,K/2

DIALOG(R)File 256:TecInfoSource
(c) 2006 Info.Sources Inc. All rts. reserv.

00148862 DOCUMENT TYPE: Review

PRODUCT NAMES: OSCP (Online Certificate Status Protocol) (813117); D-OCSP (Distributed OSCP) (190781)

TITLE: Permissions on the Edge: The way out of the digital rights tangle...

AUTHOR: Udell, Jon

SOURCE: InfoWorld, v25 n38 p34(1) Sep 29, 2003

ISSN: 0199-6649

HOMEPAGE: <http://www.infoworld.com>

FILE SEGMENT: Review

RECORD TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20031230

...digital rights to the edge of the network highlights public-key infrastructure (PKI) and OSCP (**Online Certificate** Status Protocol), which allows a client to request that a server validate a certificate in...
...edge. Tokens have no private data, but instead provide facts about an identity established by **password** , **PIN** , or other methods. Other applications push past the edge of the network. CoreStreet has inked...

6/3,K/3

DIALOG(R)File 256:TecInfoSource

(c) 2006 Info.Sources Inc. All rts. reserv.

00146958

DOCUMENT TYPE: Review

PRODUCT NAMES: AT&T PrePaid Web Cents (173754); Vindigo 2.0 (036421)**TITLE: AT&T: Making Cents with PrePaid Content Cards**

AUTHOR: Serva, Sandy

SOURCE: eContent, v26 n6 p12(3) Jun 2003

ISSN: 0162-4105

HOMEPAGE: <http://www.econtent.com>

FILE SEGMENT: Review

RECORD TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20030830

...provider's site or the PrePaid Web Cents site, they enter a serial number and **PIN** printed on the back of the card to start purchasing such content as streaming audio...

...show times, bar locations, and where to locate ATMs gas stations, and other necessities. Disney **Online** offers **cards** for two of its Web sites: Disneyblast.com and Toontown.com.